

The State of Missouri

2023-2027 Consolidated Plan

and

2023 Annual Action Plan

Consolidated Plan Partners:

Missouri Department of Economic Development
Missouri Housing Development Commission
Missouri Department of Health and Senior Services

Approved 9/27/2023

Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The state of Missouri receives funds from the U.S. Department of Housing and Urban Development (HUD) which are administered through three state agencies and distributed across five major programs to address housing, community development and economic development needs.

In 1995, the Consolidated Plan became the single planning document for these HUD funds and was designed to serve as a tool to help states and their communities identify and address those areas of needs and how outline how to invest, plus further allocate funding.

Encompassed in the Consolidated Plan is a summary of the state's housing, community development and economic development needs, information on project monitoring, fair housing, performance measures, and citizen participation activities as well as fund allocation and distribution methods.

Every three to five years a Consolidated Plan must be written, submitted and approved by HUD before funding is released. The state of Missouri uses a five-year planning period. Each of the three state agencies must work together in creating this Plan. The content of the Plan is then carried out through Annual Action Plans which provide more concise information about the actions and activities that will occur over the next year, including funding amounts for the various categories available. The Department of Economic Development has been designated as the lead agency for the Missouri Consolidated Plan and Action Plan. The three state agencies and their programs outlined in the Plan include:

- Department of Economic Development (DED)

Community Development Block Grant (CDBG)
- Missouri Housing Development Commission (MHDC)

HOME Investment Partnership Program

Emergency Solutions Grant (ESG)

National Housing Trust Fund (HTF)
- Department of Health and Senior Services (DHSS)

Opportunities for Persons With AIDS (HOPWA)

The 2023-2027 Consolidated Plan will become effective April 1, 2023. The 2023 Action Plan will become effective April 1, 2023.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Missouri has identified a number of high priority needs and has targeted available resources toward several specific goals that are designed to address those needs. These needs include affordable housing for low income households; homeless and special needs persons; public improvements such as water and wastewater and public facilities for low and moderate income persons; economic development opportunities such as industrial infrastructure and downtown revitalization for low to moderate income persons; and long-term recovery and emergency projects due to disasters. The CDBG program uses a gap financing approach funding projects so as to identify funding needs that are not met by other resources. The state agencies charged with developing and implementing this Plan partner with other state, federal and local agencies to deliver the programs that meet the identified needs.

The State must report performance measures for all programs included in the Consolidated Plan. The standard objective is to help provide decent affordable housing, suitable living environments and economic opportunities. These are met through the outcomes of availability, accessibility, affordability and sustainability.

The three state agencies and the programs to address the objective(s) include: Department of Economic Development through the Community Development Block Program; Missouri Housing Development Commission through the HOME Investment Partnership Program, Emergency Solutions Grant and National Housing Trust Fund; and Department of Health and Senior Services through the Opportunities for Persons with AIDS program.

3. Evaluation of past performance

Past performance data helps the state agencies identify the gap in needs verses resources in communities. When utilizing data from past performance, this allows the state to analyze the data to help prioritize allocation of funding.

For the CDBG program, the Consolidated Plan identifies programs for which CDBG funds are targeted. This encompasses economic development, public improvements (infrastructure), and public facilities, including long-term recovery and emergency projects. Annually, data is gathered from these programs to help create the Consolidated Plan Annual Performance and Evaluation Review (CAPER) report.

Entities receiving HUD funding are required to report on non-housing community development needs and goals identified in the Consolidated Plan in the CAPER. Based on the data, the State continues to allocate CDBG funds to address these areas in accordance with the Consolidated Plan, as they remain to be priorities throughout the Missouri.

According to the most recent CDBG CAPER – FY2021, last year, over 60 percent of our expected outcomes was achieved. The state is on target to obligate all of FY2021 CDBG funds to local governments to carry out these activities.

To read the CAPER in detail, go to link: <https://ded.mo.gov/programs/cdbg/grant-information#mini-panel-cdbg-grant-information3>.

The strategic plan, program year, and actual numbers reported using HOME funds include all units produced by Missouri Housing Development Commission (MHDC). Further, Missouri utilizes Emergency Solutions Grant (ESG) funds to provide services to sheltered, unsheltered, and households at-risk of homelessness. The services provided include street outreach services to unsheltered households, essential services to households in emergency shelters, and financial assistance and housing search and stabilization services to households experiencing homelessness or who are at imminent risk of becoming homeless.

As reported in the last approved Consolidated Annual Performance and Evaluation Report (CAPER), the State is well on its way to meeting its goals and objectives for these programs.

4. Summary of citizen participation process and consultation process

The state of Missouri prepares a thorough Citizen Participation Plan that encourages citizens to participate in the development of the five-year Consolidated Plan and Annual Action Plans. The Citizen Participation Plan was developed in accordance with the requirements listed in 24 CFR Part 91.115 (Citizen Participation Plan for States). The Citizen Participation Plan provides citizens, including minorities, the disabled and non-English speaking persons, units of local government, and other interested parties a reasonable opportunity to comment on the Consolidated Plan and encourages them to do so.

Each of the state agencies held their own citizen participation consultation process throughout the planning process. Together, the three agencies held a public hearing and a 30-day public comment period, starting March 22, 2023 and ending April 24, 2023, encouraging feedback on the current Citizen Participation Plan and the DRAFT 2023 Consolidated Plan. More than eleven thousand email addresses were notified by email of all public engagements, surveys and the March 22 public hearing. Notifications were also posted on the state agency websites and both plans were posted on the Department of Economic Development's website for the 30-day public comment period. In addition, each state agency had their own distribution list to send out notifications to help ensure a comprehensive attempt for notification.

MHDC staff solicited comments and suggestions from interested parties and the public regarding changes to MHDC's Draft Qualified Allocation Plan outlining available HOME and HTF dollars (Draft QAP) from April 19th, 2022 through April 28th, 2022. Once comments and suggestions were received and integrated, MHDC then held two public hearings remotely via webinar on Thursday, June 30, 2022 at 10:00 a.m. CDT and Thursday, June 30, 2022 2022 at 6:00 p.m. to present modifications to the Qualified Allocation Plan. Additionally, individuals were encouraged to submit written comments until July 5th, 2022. Only one comment was received pertaining to funds subject to the Consolidated Plan: "We would request that guidance on how to make a determination on our own about a sites NHTF [Housing Trust Fund] eligibility be offered to developers so that we can submit a feasible funding request and have clear scoring expectations." MHDC staff are utilizing this feedback to provide additional eligibility training on HTF. Two separate focus groups were held for grantees of MHDC's ESG and (HOME) HeRO programs on October 11th of 2022. Feedback received from these focus groups included a desire for more training around program management and eligibility, the suggestion

of simplified forms and applications, and desire for more payment flexibility.” MHDC staff are utilizing this feedback to improve training opportunities.

The CDBG team held an internal workgroup kick off meeting on August 25, 2022 to discuss the upcoming process of the 2023-2027 Consolidated Plan. CDBG then held nine different public engagement sessions, educating the public of what could be funded and accepting feedback on the communities' needs. These were held in 2022 on Sept. 27, Springfield; Oct. 3, Perry; Oct. 6, Perryville; Oct. 11, Trenton; Oct. 12, virtual; Nov. 29, Springfield; Dec. 1, Poplar Bluff; Dec. 8, Perry; Dec. 9 Trenton. The CDBG program also created an online survey to gain additional feedback on the needs of the communities based off of all funding possibilities that HUD allows. The survey was posted on the DED website for two weeks, going live Oct. 14, 2022 and closing on Oct. 28, 2022.

5. Summary of public comments

The CDBG program held a series of nine public engagements in addition to the overall 30-day public comment period. These public meetings were held throughout the months of September, October, November and December. Throughout each presentation, there was opportunity for comment and discussion. Email addresses were also provided so if there was additional feedback prior to the finalization of the Plan, it could be considered. CDBG also posted a live survey on the website for two week. The consensus of public comments fell into the categories of homeowner rehabilitation, public facilities improvements, economic development, industrial infrastructure, and water/wastewater.

The three agencies together held a public hearing and provided a 30-day public comment period on the draft 2023 Consolidated Plan and the Public Participation Plan. The Hearing was held March 22, 2023, with public comment opening this day and continuing until April 24, 2023. The notice for the Public Hearing and comment period was distributed via an email blast which was sent to the following MHDC lists: ESG-FY2022 (124 subscribers), ESG-CV Grantees (376 subscribers), HHA: Housing & Homelessness Assistance (1,316 subscribers), and Multifamily Rental Production Programs (1,188 subscribers). CDBG issued an email blast which includes over 8,000 subscribers consisting of regional planning commissions, cities, counties, grant writers, non-profit organizations and other self-subscribed recipients. Missouri Department of Health and Senior Services (DHSS) distributed the Public Health Hearing information to 279 HOPWA clients and Ryan White (RW) stakeholders. Stakeholders included RW Grantees from across the State, HIV Case Managers, RW Clinical Advisory Committee, and DHSS Staff.

Missouri received three public comments for the 2023 DRAFT Consolidated Plan. All three were received before deadline on April 24, 2023. Two comments expressed desperation for new housing and asked for consideration in funding infrastructure costs for housing developments. Both of the comments placed concern on the minimal impact the upcoming available dollars will be making over the next five years in housing. One of the comments felt planning efforts after the 2017 flood have not been listened to, referencing state of Missouri meetings held throughout the state that talked about ideas on how to recover. Another concern is that it is felt the 2023-2027 Consolidated is not adequately addressing rural housing needs and suggested incentives for developers to build in rural communities. Within this same comment, encouragement was offered to CDBG to bring back a program from years ago that covered the public infrastructure costs for new workforce (income-eligible) housing developments. Reference was

made to demolition projects and that often the intent is that new space be utilized to build single-family (which is what is needed) housing but the lots are not typically set up for more bungalow size housing.

The final comment referred to non-housing community development needs, suggesting the need for public services was not as highly prioritized by survey respondents may indicate that some of the services listed as codependent with the need for public facilities with services being secondary to facility needs. Of the top four public service items listed, the need for childcare and services for assisting seniors are represented in our region through the development of Community Facility applications. With 55% of CDBG's total allocation of \$23,383,549 in the Community Improvement Category, which includes Community Facilities, the public services listed may be supported through facility development.

6. Summary of comments or views not accepted and the reasons for not accepting them

All three comments have been accepted and reviewed.

7. Summary

In 1995, the Consolidated Plan became the single planning document for all funds received by the State from the U.S. Department of Housing and Urban Development (HUD). These funds represent five major programs administered by three state of Missouri agencies:

- Department of Economic Development (DED)

Community Development Block Grant (CDBG)
- Missouri Housing Development Commission (MHDC)

HOME Investment Partnership Program

Emergency Solutions Grant (ESG)

National Housing Trust Fund (HTF)
- Department of Health and Senior Services (DHSS)

Opportunities for Persons With AIDS (HOPWA)

The 2023 - 2027 Consolidated Plan will become effective April 1, 2023 as well as the state-prepared 2023 Action Plan.

The State's housing, community development, and economic development needs are outlined in the Consolidated Plan; the intended uses that are described in the Action Plan are designed to address those needs. The Consolidated Plan also

contains information relevant to lead-based paint, project monitoring, citizen participation, fair housing, and performance measures.

The State departments must report performance measures for all programs included in the Consolidated Plan. The standard objectives for all of these programs are 1) decent, affordable housing, 2) suitable living environment, and 3) economic opportunities. These are met via the outcomes of availability and accessibility, affordability, and sustainability.

Regarding the evaluation of past performance, the State is well on its way to meeting its goals and objectives for its programs as reported in the prior year Consolidated Annual Performance and Evaluation Report (CAPER). The FY 2021 CAPER is located at <https://ded.mo.gov/programs/cdbg/grant-information#mini-panel-cdbg-grant-information3>.

The data from the all agencies consultation process and public feedback in addition to past performance have been compiled together to use as a reference when prioritizing the allocation of funding.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MISSOURI	DED-BCS/CDBG
HOPWA Administrator	MISSOURI	DHSS/ HOPWA
HOME Administrator	MISSOURI	MHDC/HOME
ESG Administrator	MISSOURI	MHDC/ESG
HOPWA-C Administrator		Missouri Department of Social Services
	MISSOURI	MHDC/HTF

Table 1 – Responsible Agencies

Narrative

In 1995, the Consolidated Plan became the single planning document for all funds received by the State from the U.S. Department of Housing and Urban Development (HUD). These funds represent five major programs administered by the State of Missouri through three separate agencies:

Department of Economic Development

- Community Development Block Grant

Missouri Housing Development Commission

- HOME Investment Partnerships Program

- Emergency Solutions Grant

- National Housing Trust Fund

Department of Health and Senior Services

- Housing Opportunities for Persons With AIDS

The agencies listed are responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Consolidated Plan

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The Department of Economic Development is the designated lead agency for the Missouri Consolidated Plan and Action Plan.

The State uses a five-year planning period, and this Consolidated Plan for FY2023 - FY2027 will become effective in April 2023. In addition to the Consolidated Plan, the State prepares an annual Action Plan. For FY2023, the Action Plan will also become effective in April 2023.

The State's housing, community development, and economic development needs are outlined in the Consolidated Plan; the intended uses that are described in the Action Plan are designed to address those needs. The Consolidated Plan also contains information relevant to lead-based paint, project monitoring, citizen participation, fair housing, and performance measures.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.200(I) and 91.315(I)

1. Introduction

The Consultation section provides a detailed description of how Missouri worked with various partners in developing the 2023-2027 Consolidated Plan.

Each state agency consulted with varying organizations and individuals in relation to their own departmental programs. This includes activities (though not limited to) such as holding public hearings, public engagements, organizational meetings, and publishing surveys. Consultations were held to share information regarding content of the consolidated plan but also to receive feedback and learn what the priorities of needs are from an external perspective.

In relation to anticipated resources, all public hearings, webinars, posted plans, and additional consultations within this Consolidated Plan included actual funding amounts for all formula allocations, except for Housing Trust Fund (HTF), which was based on previous year allocations. The State made it clear that all proposed HTF activities were based on estimated amounts and stated that proposed activities' budgets would be proportionately increased or decreased to match actual allocation amounts when made available by HUD.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

Missouri's Consolidated Plan partners (Department of Economic Development, MHDC, and Department of Health and Senior Services) do not manage or oversee funding provided to any of the Public Housing Authorities (PHA) throughout the state. MHDC is a member of the Missouri National Housing Association of Housing and Redevelopment Officials (MO-NAHRO) and consulted with PHA member organizations to solicit feedback on the needs they identified within their communities for the 2023-2027 Consolidated Plan. This ongoing collaboration will benefit and improve the state's affordable housing and community development strategies and ultimately help more Missourians find homes in healthy communities.

In addition, MHDC collaborates with the Missouri Interagency Council on Homelessness (MICH) to develop new strategies for evaluating and reallocating resources toward unmet needs, to provide supportive services and affordable housing needs while removing barriers to resources, and to implement effective solutions to build economic security and promote activities that prevent homelessness. MICH membership consists of state departments, non-profit agencies, eight Missouri Continuum of Care (CoC), and formerly homeless citizens.

Further, Missouri is home to a network of 19 Community Action Agencies (CAA) that provide direct, localized services to low income citizens. Missouri Community Action Network, Missouri CAN, is the statewide association that serves those agencies, their allies and supporters. Missouri CAN, along with their members, were consulted during the Consolidated Planning process.

Missouri CoCs have worked collaboratively to meet HUD's requirement for the establishment of a Coordinated Entry (CE) System; ensuring that people experiencing a housing crisis are quickly identified, assessed, referred and connected to housing services. Funding has been made available to support CE systems within CoCs and regions within those CoCs. Data is collected and reported at the CoC level to determine the effectiveness of each system.

With respect to economic development, the CDBG program communicates with any other agencies that may have similar funding and/or projects so that the entities together can efficiently spread out funding to best help the applicant in securing as much as possible for their project. This is best accomplished by having regular monthly meetings and communication through email.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

MHDC relies on and supports each CoC in its development of the local strategy to prevent and end homelessness. Missouri supports eight CoCs: Springfield, St. Joseph, Kansas City, St. Louis City, St. Louis County, Joplin, St. Charles and Balance of State. Each Continuum in Missouri is a member of the Missouri Interagency Council on Homelessness (MICH). The establishment of CE by the CoCs has created a process for evaluating and prioritizing assistance to chronically homeless individuals and families, Veterans, and unaccompanied youth. State and federal homeless assistance dollars require participation in the CoC in which funds will be expended as a condition of funding. The types of funds requested are expected to be coordinated and prioritized in each CoC.

All Missouri CoCs are implementing a CE System. The CE system serves as a single point of access for those experiencing homelessness. Funding has been made available to support CE programs within CoCs and regions within those CoCs. Data is being collected at the CoC level to provide information on the coordination between multiple state departments and local stakeholders.

The Missouri Interagency Council on Homelessness established a Discharge Policy in 2011 that was adopted by all Missouri CoCs and State partners. The discharge policy establishes the following guiding principles: efforts to secure permanent housing shall be made prior to being discharged from a state or public facility, such as a mental health facility, substance abuse treatment facility, long-term care facility, or jail/prison; if "temporary" shelter placement is unavoidable, the reasons for this should be documented; if after having exhausted efforts to engage the client in a discharge plan, the client continues to refuse services, the efforts will be noted; and if a client receiving out-patient services

becomes homeless, the state or public facility should work actively with available community resources to locate suitable housing.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

ESG funds are distributed based on an annual allocation plan by CoC area that is then approved by MHDC's Board of Commissioners after CoC input is considered. Performance standards are implemented at the CoC level. The HMIS lead agency is selected by each CoC and policies and procedures for the administration of HMIS are created with input from the CoC. Policies and procedures for the administration of HMIS are established and voted on by the governing body of each CoC.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Missouri Department of Economic Development
	Agency/Group/Organization Type	Other government - State Grantee Department
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Economic Development public facilities, water/wastewater
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The State encourages local governments to participate in, and comment on, the Consolidated Plan process. Local governments are informed of the Consolidated Plan process in several ways, including via the state regional planning commissions (RPCs) and councils of local government (MACOG), the Missouri Association of Counties (MAC), Missouri Municipal League (MML) and various other Missouri state departments, including Department of Broadband Development (OBD), Department of Natural Resources (DNR), and State Emergency Management (SEMA). The Department of Economic Development (DED) also collects data on local needs and assets via a needs assessment process which is required as part of a state CDBG application. DED also meets regularly with RPCs and and MACOG to help determine local government needs and priorities, which included consults with MML, MACOG, and Missouri Main Street, where presentations were given, followed by an opportunity for questions. MML and MAC assisted in distributing the survey through their resources.

2	Agency/Group/Organization	MISSOURI HOUSING DEVELOPMENT COMMISSION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Agency - Emergency Management Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MHDC provided data and analysis for the Plan. All eight CoCs in the state of Missouri contributed data to the state homelessness study commissioned by MHDC, which is used throughout the Consolidated Plan. MHDC is one of the agencies working on the housing disaster plan for the state. MHDC (in coordination with other agencies) solicited input from a cross-section of organizations and individuals throughout the state including but not limited to the MICH, non-profit and for-profit housing providers, public and private Fair Housing Agencies, social service agencies, advocates, PHAs and PHA residents, homeless service providers, Community Action Agencies, and the Missouri Commission on Human Rights.
3	Agency/Group/Organization	MONAHRO
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MONAHRO was provided the Community Input Survey as well as the PHA Survey specifically geared towards PHA residents, and the 2023-2027 Con Plan PHA Survey geared toward PHA administrators. MONAHRO worked as a liaison between the participating PHAs and MHDC to provide data and analysis for all participating PHAs to ensure inclusion into the Plan. All hearing notices were provided to MONAHRO and the participating PHAs.
4	Agency/Group/Organization	Missouri Interagency Council on Homelessness
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing Services - Victims Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Missouri Interagency Council on Homelessness (MICH) Consolidated Plan partners spoke with the MICH about the consultation opportunities and the timeline for the 2023-2027 Consolidated Plan process. All hearing notices and DRAFT documents were provided to MICH. MHDC staff also attends all MICH quarterly meetings. DHSS staff attends MICH quarterly meetings to discuss HOPWA strategy.
5	Agency/Group/Organization	The Missouri Association for Councils of Government
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Other areas as they arise

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In the process of preparing for the Consolidated Plan, DED held public engagements throughout the state. MACOG had a specific invite, asking for their attendance and was also provided the link to the survey seeking input for community needs, as did all of the 19 Regional Planning Commissions. The RPCs are communicated with daily in seeking input for their communities' needs. DED also has a statewide initiative for business retention and expansion in conjunction with the local and regional economic developers. Industry trends are tracked and business and community needs are identified which helps establish a process for getting feedback. The goal is to help facilitate jobs within the 10 regional economies as well as help implement growth all while increasing jobs and improving Missouri communities. Further
6	Agency/Group/Organization	Missouri Office of Broadband Development
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DED consulted with the Missouri Department of Broadband Development (OBD) who provided data from their own research and analysis for broadband needs, including utilizing MACOG as a contractor for gathering data, all in efforts of narrowing the digital divide.
7	Agency/Group/Organization	Missouri Department of Natural Resources
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Other government - State disaster recovery
	What section of the Plan was addressed by Consultation?	Economic Development Land and water resources

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DED utilizes the Department of Natural Resources for land and water resources including consultations regarding water/wastewater needs as well as disaster recovery needs, more specifically in the implementation of BABA and alignment of funding needs across the departments, in addition to discussing how programs and projects may be jointly funding to maximize community benefits.
8	Agency/Group/Organization	MO State Emergency Management Agency
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - State disaster recovery
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs flood prone areas, public land, emergency management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consults with SEMA provided data support in areas of flood management, public land, water resources, and public waterways and was the resource for emergency management as well as disaster recovery. These consults include holding meetings in which SEMA would provide presentations, share data and offer question and answer opportunity.

Identify any Agency Types not consulted and provide rationale for not consulting

All state agencies held their own public meetings and individual efforts in receiving comment regarding needs across Missouri. While some organizations had direct invitations to engage, all opportunities were publicly shared and posted on the state websites, opening up comment and availability for consultation to all organizations.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

The State encourages local governments to participate in, and comment on, the Consolidated Plan process. Local governments are informed of the Consolidated Plan process in several ways, including via the state's regional planning commissions and councils of local government, the Missouri Association of Counties and the Missouri Municipal League. The Department of Economic Development (DED) also collects data on local needs and assets via a needs assessment process, which is required as part of a state CDBG application. The DED also meets regularly with the Regional Planning Commissions and Councils of Local Government to help determine local government needs and priorities.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The state of Missouri prepares a thorough citizen participation plan that encourages citizens to participate in the development of the five-year consolidated plan and annual action plans. The citizen participation plan was developed in accordance with the requirements listed in 24 CFR Part 91.115 (Citizen Participation Plan for States). The plan provides citizens (including minorities, the disabled and non-English speaking persons), units of local government, and other interested parties a reasonable opportunity to comment on the plan and encourages them to do so.

The Consolidated Plan partners' increased efforts to broaden citizen participation through the Missouri Consolidated Plan Community Input Surveys, meetings, public hearings and webinars allowed the partners to prioritize activities and methods of distribution, clarify a variety of items in the draft plan, and provided a vehicle for more open discussion regarding the CDBG, HOME, ESG, HTF, and HOPWA programs.

The CDBG program held additional public meetings seeking comment for this Consolidated Plan. The first five were to educate the public on what HUD allows to be funded and what is currently funded, then asking for feedback on what their specific community needs are. With the state coming out of a Covid shut down in the past few years, there had been challenges in community engagement, so this was a needed opportunity to have a better handle on what the needs are from the communities' perspective. The last four in-person engagements were to share what feedback had been received thus far and seek additional comments.

These meetings were targeted to the public. Anyone interested was welcome to attend. There was also a virtual option available. This included minorities, non-English speaking, persons with disabilities, the broad community in general, cities, counties, non-profit organizations, regional planning commissions and any other interested parties.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>Four people were in attendance. Three of the four were from the same community and with a real estate organization</p> <p>The fifth person was a compliance specialist that covered that region.</p>	<p>The group was concerned about downtown development and rehabilitation of housing and commercial buildings.</p>	<p>All comments were accepted as feedback for consideration.</p>	
2	Public Meeting	Minorities	8 people were in attendance.	The summary of comments	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>Six of the eight represented regional planning commissions and city government. The other two were part of the CDBG team; one a compliance specialist and the other is CDBG's Financial Monitoring Specialist.</p>	<p>consisted of a variety but most revolved around what types of housing projects could be funded and economic development options.</p>	<p>as feedback for consideration.</p>	

3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>8 people were in attendance.</p> <p>The audience represented a regional planning commission, a state representative, city government, county government, county economic development, Semo Port and regional engagement from DED.</p>	<p>A lengthy discussion was held regarding economic development, housing and child care needs.</p>	<p>All comments were accepted as feedback for consideration.</p>	
4	Public Meeting	Minorities	7 people were in attendance.	Comments received	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	They represented city government, regional planning commissions, county government and a community resource center.	were around the CDBG process, application cycles, housing needs, economic development and infrastructure.	as feedback for consideration.	

5	Virtual meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	Four people were in attendance. The CDBG Program Manager, a regional planning commission representative and a resident who remains unidentified.	There were few comments received and little discussion. Most of the discussion revolved around housing needs and economic development needs.	All comments were accepted as feedback for consideration.	
6	Public Meeting	Minorities	The only people in	Discussion was held	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	attendance were the CDBG Program Manager and two CDBG Compliance Specialists	around previous comments already received and the CDBG program in general.	as feedback for consideration.	

7	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>4 people were in attendance. These represented county government, poplar bluff Chamber of Commerce, DED economic development specialist (field) and DED regional engagement.</p>	<p>Most of the comments received were around the need for economic development and the process of CDBG; rules, regulations; approvals, denials; floodplains and floodways.</p>	<p>All comments were accepted as feedback for consideration.</p>	
8	Public Meeting	Minorities	Five people were in	Comments revolved	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>attendance. They represented Mark Twain Council of Local Government (RPC) and county government in addition to the CDBG planning specialist and DED BCS Division Director.</p>	<p>around housing rehabilitation , economic development and public facilities. There was also discussion on CDBG process.</p>	<p>as feedback for consideration.</p>	

9	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	Two people were in attendance. They represented the area's regional planning commission and a nearby city	Comments were in mostly about the CDBG process, what happened in past, what is new and the local projects upcoming in addition to economic development and housing needs.		
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10	Virtual meeting	Clients who received TBRA or STRMU housing assistance	62 people responded to the survey	The majority of clients were satisfied with the HOPWA program and felt that the housing related assistance had helped them maintain or obtain viral load suppression, find employment, or access other benefit programs. Poor property management , unsafe or poor quality of the housing unit, and less than desirable	https://missouriwic.iad1.qualtrics.com/jfe/form/SV_2h1c5dLV48VnYa
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				<p>locations were identified as concerns with current housing situations. Clients also reported needing more monthly assistance for housing costs, increased payment standard rates, and assistance with finding new housing. Six clients reported that COVID has affected their housing situation, because of a decrease in</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				hours at work or a loss of employment.		

11	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>The public hearing was held as a virtual event as well as providing an in-person option. The registered amount of virtual attendees is 37 and five people registered for in-person. Including CDBG, MHDC and DHSS staff, there were 11 in attendance (in-person)</p>	<p>There were no comments received regarding the consolidated plan.</p>	NA	
12	Virtual meeting	Minorities	The plan was posted on the	Two of the comments	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		<p>Non-English Speaking - Specify other language: none</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Cities, Counties, Non-Profit Organizations, Regional Planning Commissions</p>	<p>DED website for 32 days and open to the public for comment. Only three comments were received.</p>	<p>are regarding concern about the lack of focus of priority in rural housing and concern about public priority in public facilities</p>	<p>and are considered.</p>	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Analysis indicates that the overwhelming need for housing assistance in Missouri is among Extremely Low Income (ELI) renter households. This is detailed by the high rate of severe cost burden in this group. Further, ELI renters make up the greatest number of households experiencing other housing problems such as overcrowding, severe overcrowding, substandard housing and zero or negative income. Thus, addressing the needs of ELI renter households is a high priority in Missouri. In addition, there are racial and ethnic disparities among those with the greatest housing need. This is especially true for African-Americans in the ELI and Very Low Income (VLI) categories. Some disparities also exist for other minority groups although these disparities are much smaller than those for African-Americans in the ELI and VLI categories.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

American Community Survey (ACS) data show that Missouri had a population of more than 6.1 million and more than 2.4 million households in 2019, the most recent year analyzed. This represents an increase of 3 percent in both population and households as compared with 2010, the base year. Data for household income shows that 313,400 households are at the Extremely Low Income (ELI) level (at or below 30% HUD-Adjusted Median Family Income (HAMFI)), while 308,090 are in the Very Low Income (VLI) category (above 30%-50% HAMFI). There are 454,020 in the Low Income (LI) category (above 50%-80% HAMFI) and 271,020 in the above 80% to 100% HAMFI, which is part of the HUD Moderate Income (MI) category. (HUD's MI category officially extends through 120% HAMFI.) Finally, there are 1,067,985 households above 100% HAMFI in Missouri. The state's median income grew from \$54,126 in 2010 to \$55,461 in 2019, representing a 2 percent growth rate for the period.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	5,904,382	6,075,300	3%
Households	2,322,238	2,386,203	3%
Median Income	\$46,005.00	\$51,542.00	12%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: Most recent ACS Data from 2015-2019 has been utilized.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	300,825	287,715	435,575	259,750	1,102,335
Small Family Households	84,855	83,760	147,800	100,435	579,290
Large Family Households	15,455	18,345	30,855	21,140	89,830
Household contains at least one person 62-74 years of age	53,520	64,805	99,905	59,895	245,270
Household contains at least one person age 75 or older	41,310	60,710	67,365	30,460	80,065
Households with one or more children 6 years old or younger	48,520	42,525	65,180	40,035	120,380

Table 6 - Total Households Table

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	5,085	3,205	2,490	1,220	12,000	2,485	1,350	1,755	780	6,370
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,760	1,015	1,670	585	5,030	275	595	480	315	1,665
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,370	3,345	3,355	1,780	12,850	1,210	1,895	2,945	2,340	8,390
Housing cost burden greater than 50% of income (and none of the above problems)	114,250	29,590	4,715	570	149,125	54,910	29,460	16,690	3,550	104,610

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	25,080	70,720	49,660	5,825	151,285	20,285	38,990	60,100	23,485	142,860
Zero/negative Income (and none of the above problems)	18,345	0	0	0	18,345	11,570	0	0	0	11,570

Table 7 – Housing Problems Table

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source

Comments: Most recent CHAS Data from 2015-2019 has been utilized.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	125,460	37,155	12,230	4,155	179,000	58,885	33,305	21,865	6,985	121,040
Having none of four housing problems	51,560	109,485	166,530	78,510	406,085	35,010	107,775	234,950	170,105	547,840

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80- 100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80- 100% AMI	Total
Household has negative income, but none of the other housing problems	18,345	0	0	0	18,345	11,570	0	0	0	11,570

Table 8 – Housing Problems 2

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source

Comments: Most recent CHAS Data from 2015-2019 has been utilized.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	50,600	38,785	19,405	108,790	18,385	20,555	28,360	67,300
Large Related	8,815	6,485	2,895	18,195	3,785	5,405	5,595	14,785
Elderly	26,080	23,755	11,655	61,490	37,790	33,180	28,210	99,180
Other	62,220	36,240	22,370	120,830	17,555	10,965	15,525	44,045
Total need by income	147,715	105,265	56,325	309,305	77,515	70,105	77,690	225,310

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source

Comments: Most recent CHAS Data from 2015-2019 has been utilized.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	42,560	9,785	1,100	53,445	14,650	9,195	5,695	29,540
Large Related	7,205	1,520	80	8,805	2,905	1,760	930	5,595
Elderly	18,445	8,640	2,445	29,530	25,065	13,745	7,430	46,240
Other	52,765	11,670	1,580	66,015	13,970	5,095	2,790	21,855
Total need by income	120,975	31,615	5,205	157,795	56,590	29,795	16,845	103,230

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source

Comments: Most recent CHAS Data from 2015-2019 has been utilized.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	5,465	3,725	4,025	1,865	15,080	1,430	1,830	2,745	2,155	8,160
Multiple, unrelated family households	595	500	610	345	2,050	270	680	775	550	2,275
Other, non-family households	295	265	490	235	1,285	4	85	45	30	164
Total need by income	6,355	4,490	5,125	2,445	18,415	1,704	2,595	3,565	2,735	10,599

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Although CHAS data do not provide information on the number and type of single-person households in need of housing assistance, results presented in the Missouri Housing Development Commission's (MHDC's) 2015 Housing Needs Assessment are likely to be indicative of continuing need among these households. For instance, the study found that single-person renter households are disproportionately represented among those with severe housing cost burden. Further, single-parent renter households were likely to experience severe housing cost burden.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The 2015 Housing Needs Assessment also indicated that an estimated 137,000 households with one or more persons with disabilities are in the ELI group and are in need of housing assistance. Further, the Missouri Analysis of Impediments to Fair Housing Choice (2022) includes information about households with persons with disabilities. More than 117,000 households with at least one person with a disability experience cost burden, while nearly 61,000 experience severe cost burden. (Analysis is based on ACS 5-year estimates for 2015-2019.) In addition, data used in the preparation of Missouri's HOME-ARP Plan (2023) indicate that an estimated 335,000 individuals experience some form of intimate partner violence (including domestic violence, dating violence, sexual assault or stalking) each year. Thus, the need for housing assistance for those with disabilities and/or those who experience domestic violence, dating violence, sexual assault or stalking is high.

What are the most common housing problems?

Housing cost burden is by far the most common housing problem in Missouri. More than 309,615 renter households at all income levels are cost burdened, meaning that they pay more than 30 percent of gross monthly income for housing. Further, more than 413,000 households at all income levels are severely cost burdened, paying more than 50 percent of gross monthly income for housing. More than 121,000 ELI households experience severe housing cost burden, making this the largest group experiencing severe cost burden, while more than 152,000 ELI households experience simple cost burden, making this the largest group at this cost burden level. Combined, this data demonstrates that more than 80 percent of all ELI renters are cost burdened by monthly housing costs. While overcrowding and zero or negative

income are present in Missouri, these housing problems are experienced far less often than housing cost burden. Further, overcrowding may be the result of households taking smaller units than required to avoid crowding due to an inability to afford larger units. (Please note that crowding information was not available at the state level based on households with children present.)

Are any populations/household types more affected than others by these problems?

Renters are much more likely to experience housing cost burden than owner households. Renters are also more likely to experience overcrowding, severe overcrowding and substandard housing. They are also more likely to experience zero or negative income. ELI renters are most likely to experience any housing problem, including not only severe cost burden, but also overcrowding, severe overcrowding and substandard housing. Other (e.g., not related and not elderly) ELI renter households are most likely to experience severe housing cost burden (52,720), followed by Small Related ELI renter households (38,995), Elderly ELI renters (22,655) and Large Related ELI households (6,925). ELI single family households are much more likely to experience overcrowding than any other group (5,820).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Missouri considers any ELI household that is currently housed and experiencing cost burden to be at risk of homelessness. This includes individuals of any age and families with children. Those at greatest risk of homelessness are ELI households experiencing severe cost burden. In addition, households living with substandard housing and/or overcrowding are also at risk. Since the group experiencing substandard housing conditions and overcrowding (including severe overcrowding) are also ELI renter households, this further underscores the level of risk of homelessness experienced by this group. The method used to identify those at risk of homelessness is the calculation of ELI households experiencing cost burden and severe cost burden. The method also includes the identification of the number of households experiencing overcrowding, severe overcrowding, substandard housing and zero income. This Consolidated Plan covers the entire State of Missouri, and data on rapid rehousing and particular housing characteristics (outside of those available through CHAS data) are not available.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The operational definition for at-risk groups are drawn from HUD definitions for ELI, cost burden, severe cost burden, and housing problems that include overcrowding, severe overcrowding, substandard housing and zero income. Thus, at-risk groups include (1) those with incomes at or below 30 percent

HAMFI, especially renters; (2) those who pay more than 30 percent of gross monthly income for housing, especially those who pay 50 percent or more of gross monthly income for housing; (3) those who experience overcrowding, especially severe overcrowding; (4) those who live in substandard housing; and (5) those with zero or negative income.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing characteristics linked with instability and an increased risk of homelessness are (1) housing cost burden, especially severe cost burden; (2) overcrowding, especially severe overcrowding; (3) substandard housing; and (4) zero or negative income. The group most at risk based on these housing problems is ELI renter households, although some VLI and LI renters are also at risk. Further, although many more renters than owners are at risk based on the factors presented here for increased risk of homelessness, some owner households may also be at risk, especially if they are in the ELI or VLI categories.

Discussion

The extent of severe housing cost burden and other housing problems in the ELI group indicate that goal-setting and priorities must include addressing the needs of ELI households. Further, there are VLI households facing severe cost burden and other housing problems, although not to the same extent as ELI households. Thus, VLI households should also be part of goal-setting and priorities. Further, single-person households are likely to be over-represented among ELI (and to some extent, VLI) households, and their needs must be considered. Single-parent renter households are also more likely to experience severe housing cost burden; thus, they are also part of goal-setting and priorities.

Households with one or more persons with disabilities and individuals who have experienced domestic violence, dating violence, sexual assault and stalking are also likely to face severe housing problems more often than other groups. These households and individuals are also part of goal-setting and priorities for this Consolidated Plan.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need among racial and ethnic groups has been analyzed based on income groups. Among ELI, VLI and LI households, African Americans have disproportionately greater need, although the disparity is greatest at the ELI level. American Indians and Alaska Natives are a very small part of Missouri's population, but members of this group who are ELI households also experience disproportionately greater need. Disproportionate greater need across racial and ethnic groups tends to disappear across racial and ethnic groups at the 80-100 percent income level.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	229,910	41,603	30,207
White	153,124	29,635	20,546
Black / African American	56,481	8,881	6,021
Asian	3,909	436	1,961
American Indian, Alaska Native	1,328	348	69
Pacific Islander	258	134	39
Hispanic	9,622	1,150	922
0	0	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	180,406	107,693	0
White	132,745	87,691	0
Black / African American	33,661	12,591	0
Asian	2,593	1,087	0
American Indian, Alaska Native	809	512	0
Pacific Islander	209	60	0
Hispanic	7,329	3,855	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	144,249	291,768	0
White	114,662	235,224	0
Black / African American	19,620	37,948	0
Asian	1,596	3,285	0
American Indian, Alaska Native	562	1,337	0
Pacific Islander	94	192	0
Hispanic	4,596	9,388	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40,543	219,606	0
White	34,129	185,152	0
Black / African American	3,647	22,539	0
Asian	723	2,291	0
American Indian, Alaska Native	231	835	0
Pacific Islander	18	104	0
Hispanic	1,258	5,897	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The greatest need is among the ELI group. Within the ELI group, African Americans have the highest level of disproportionately greater need. Although the extent of the disproportionately greater need among African Americans declines for the VLI group, it is still present. In addition, American Indian and Alaska Native households in the ELI group have disproportionately greater need. Disproportionately greater need among racial and ethnic groups tends to disappear in the 80-100 percent income group.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need was measured by comparing racial and ethnic groups' proportion (percentage) of the total number of those with one or more severe housing problems with the proportion (percentage) that group represents in Missouri's total population. Any group that represents a higher percentage of those with one or more of the four housing problems at the severe level is one that experiences a disproportionate share of those problems. Among ELI households, African American households experience one or more severe housing problems at a much higher rate than they represent as part of the total population (25.6 percent with one or more severe housing problems as compared with 11.4 percent of the total population). American Indians and Alaska Natives also experience a disproportionately greater rate of severe housing problems. At the VLI income level, African Americans continue to experience one or more severe housing problems at a higher rate than their representation within the total population, although the magnitude of this disparity is much lower (15.0 percent with one or more severe housing problems as compared with 11.4 percent of the total population). American Indian, Alaska Native and Hispanic households in the VLI category experience one or more severe housing problems at a slightly higher rate than their proportion of total population. In the LI group, African Americans do not have a disproportionate share of one or more severe housing problems. Further, while the level of disproportionate experiences of severe housing problems is relatively low among the Asian, American Indian, Alaska Native, Pacific Islander and Hispanic groups, it does exist. In the 80-100 percent portion of HUD's Moderate Income group, there are slightly higher rates of severe housing problems among the Asian, American Indian, Alaskan Native, Pacific Islander and Hispanic groups than found in the severe housing problem group as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	184,710	86,873	30,207
White	121,765	60,967	20,546
Black / African American	45,883	19,491	6,021
Asian	3,463	878	1,961
American Indian, Alaska Native	1,072	602	69
Pacific Islander	242	143	39
Hispanic	7,864	2,935	922

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70,833	217,211	0
White	53,844	166,606	0
Black / African American	11,168	35,061	0
Asian	1,218	2,478	0
American Indian, Alaska Native	252	1,069	0
Pacific Islander	107	162	0
Hispanic	3,191	7,997	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	34,381	401,469	0
White	28,016	321,775	0
Black / African American	3,147	54,396	0
Asian	558	4,325	0
American Indian, Alaska Native	194	1,698	0
Pacific Islander	55	231	0
Hispanic	1,794	12,220	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,180	248,783	0
White	8,907	210,234	0
Black / African American	1,130	25,031	0
Asian	199	2,819	0
American Indian, Alaska Native	53	1,014	0
Pacific Islander	10	112	0
Hispanic	676	6,475	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

African Americans have the highest rate of disproportionate experience of one or more severe housing problems. The disproportionate rate is highest in the ELI group, although it is also present in the VLI group. Other minority groups experience slightly higher rates of severe housing problems than White households across all income groups. While rates of severe housing problems in minority groups other than African Americans are not high, they exist and must be recognized. There may be several reasons why African Americans have the highest rate of disproportionate severe housing problem experiences. One reason is that this group has experienced long-term discrimination in housing choice; accordingly, they may have fewer housing options from which to choose. Further, African Americans make up a disproportionately high percentage of ELI, and to some extent, VLI, households. This is also linked with patterns of long-term discrimination affecting neighborhood quality, educational opportunities and access to well-paying jobs. Other minority groups also experience a disproportionate share of those with severe housing problems. The reasons for this are also likely to be linked with patterns of discrimination in housing choice, education and employment.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

African-Americans have a disproportionate share of cost burden and severe cost burden in both the ELI and VLI income categories. The disproportionality is most severe among African-American ELI households. In the ELI category, members of the American Indian and Alaska Native group have a slightly higher rate of housing cost burden and severe cost burden than Whites.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,746,521	338,482	270,278	31,922
White	1,499,421	259,294	191,572	21,718
Black / African American	145,934	55,613	56,815	6,253
Asian	25,469	4,108	4,693	2,114
American Indian, Alaska Native	6,693	1,552	1,379	77
Pacific Islander	1,157	257	244	39
Hispanic	44,760	10,793	9,758	1,120

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

Discussion

The analysis of greater need based on housing cost burden shows that African-Americans have the highest rate of disproportionality in cost burden (17.0 percent) as compared with their representation within Missouri's total population (11.4 percent). African-Americans have an even greater disproportionate rate of severe housing cost burden (22.4 percent) than their representation within the state's total population (11.4 percent). One other minority group, American Indian and Alaska Native, experiences a slightly higher disproportionate rate of cost burden (0.5 percent) and severe housing cost burden (0.7 percent) as compared with the group's representation within Missouri's total population (0.4 percent).

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

African-Americans experience a disproportionate share of severe housing problems, including severe housing cost burden. These findings are recognized in Missouri's most recent Analysis of Impediments to Fair Housing Choice (2022), which serves as a guide for addressing this issue. Further, other minority groups experience disproportionately greater need, although at lower rates than African-Americans in the ELI and VLI categories. American Indian and Alaska Native households have a consistent pattern of disproportionate housing need based on the four housing problems across income groups, including cost burden and severe cost burden. Although their numbers within Missouri's total population are small, the disproportionately greater result exists and is recognized. This is also addressed by Missouri's Analysis of Impediments to Fair Housing Choice. There are some income categories (VLI, LI and MI from 80-100 percent) where Hispanic households have some level of disproportionately greater need. Further, Asian households have a slightly higher level of disproportionate housing need in the LI and MI (80-100 percent HAMFI) categories.

If they have needs not identified above, what are those needs?

All needs based on racial and ethnic groups are identified above. Thus, there are no additional needs to identify in response to this question.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

This Consolidated Plan is for the entire State of Missouri, so identification of neighborhoods is not included in this analysis. However, areas within the state with the highest levels of African-American population are most likely to be home to people experiencing a disproportionately greater level of housing need. African-Americans make up 26.5 percent of Kansas City, Missouri's total population and 44.8 percent of the City of St. Louis, Missouri's total population. Given that African-Americans have a disproportionate share of housing problems (including severe cost burden) in the ELI and VLI categories, it is likely that these cities are locations where greatest housing need is most often present within the state. There may also be pockets of racial and ethnic groups in rural areas and smaller communities throughout the state.

NA-35 Public Housing – (Optional)

Introduction

Although responding to NA-35 Public Housing is optional for state Consolidated Plans, Missouri is providing information about public housing priorities in this section. MHDC conducted a survey of Missouri's Public Housing Authorities as part of the process of preparing this Consolidated Plan. The survey revealed several high priorities among PHAs. The highest priority cited was rehabilitation of existing affordable housing units. The next highest priority was additional community-based supportive services for those living in affordable housing developments and unhoused individuals. The third priority was new construction of affordable housing units. Data provided in this section were pre-populated into the Consolidated Plan Template by HUD and may represent an earlier time period than other data presented in this Plan.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	63	16,407	38,059	160	36,908	245	281	241

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	290	108	0	47	60	1
# of Elderly Program Participants (>62)	0	10	4,868	4,917	85	4,756	17	7
# of Disabled Families	0	8	4,445	10,499	29	9,993	129	56
# of Families requesting accessibility features	0	63	16,407	38,059	160	36,908	245	281
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	13	9,117	16,029	51	15,517	91	98	152
Black/African American	0	50	7,002	21,697	109	21,069	151	181	84
Asian	0	0	105	62	0	62	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	86	170	0	161	2	2	4
Pacific Islander	0	0	97	101	0	99	1	0	1
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	397	538	2	521	4	2	3
Not Hispanic	0	63	16,010	37,521	158	36,387	241	279	238
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

This section is not required in state Consolidated Plans.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

This section is not required in state Consolidated Plans.

How do these needs compare to the housing needs of the population at large

Housing needs of public housing residents, Housing Choice Voucher holders and applicants on the waiting list for accessible units are similar to those of other ELI households, although the incomes of public housing residents are most often at the lower end of the ELI income category. The priorities of Public Housing Authorities provided in responses to MHDC's survey are consistent with needs identified through other statewide planning processes, including MHDC's Five-Year Plan for Affordable Housing for the State of Missouri, which can be found on our website at the following link:

<https://mhdc.com/partners/five-year-strategic-plan/>. However, because residents in traditional public housing units throughout the U.S. tend to have incomes in the lower end of the ELI category, their need for the expansion of community-based social services is likely to be greater than for the population at large.

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

MHDC and CDBG often work together in assessing homeless needs to help identify unmet needs of homelessness.

MHDC administers the state's ESG program to address the needs of those currently experiencing, or at-risk of homelessness. MHDC encourages funded agencies to attend meetings of their CoC and to participate in the CE system of their CoC in order to better understand the needs of those experiencing homelessness. MHDC also solicits feedback from the CoC for each application for funding received to understand the priorities and needs of each CoC. Consolidated administration for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

As identified in the CDBG Disaster Recovery Action Plans (4317, 4451, MIT), the CDBG program evaluates the physical infrastructure and economic needs that support vulnerable populations such as housing for homeless. The impact and unmet needs as a result of disaster such as flooding, caused significant damage to housing, state and local public and private infrastructure, as well as businesses and natural and cultural resources. To help identify the impact and unmet needs of vulnerable population, more specifically the homeless, the Department of Economic Development instituted tactics to determine and define the unmet needs from the 2017 and 2019 disasters. While the unmet needs survey and other tactics did not result in consistent responses from every county, the total homeless count was on par with the point-in-time survey performed by MHDC. More importantly, the survey did indicate damage to dormitories (68 units), a group home (1), and several transitional housing units (36), which, when combined with the point-in-time survey and the Statewide Homeless Study, will help to inform a category set-aside of funds to address homelessness in the disaster regions for assistance with CDBG-DR funds. The total dollar value of the unmet needs expressed on the surveys was \$3.2 million. Further, CDBG Mitigation funds are used to increase resiliency and safety for vulnerable populations in the HUD and State MIDs by funding mitigation efforts which are designed to minimize displacement. Seemingly, while the threats of disasterous weather impacted many, homeless persons may be faced with even more adversity as others become displaced and shelters become more overcrowded. Missouri is taking a cutting-edge approach to its disaster recovery process by assessing social vulnerability as part of its recovery strategy.

DED helps coordinate and/or assists in reaching out to vulnerable populations when disaster strikes to connect them to state and local resources. Further, in conjunction with surveys performed by MHDC, the "Statewide Homeless Study" will help to inform a category of set-aside

funds to address homelessness in the disaster regions. Based on survey results the homeless families have unmet needs which are being addressed.

According to the National Alliance to End Homelessness, the average cost per exit to permanent housing was \$4,100 for rapid re-housing; \$10,000 for shelter, and about \$22,200 for transitional housing. In addition to identifying housing (which may already now be limited based upon flooding), assistance with rent and move-in costs such as deposits, utilities, and temporary rent can stabilize a vulnerable family.

Nature and Extent of Homelessness

Race:	Sheltered:	Unsheltered (optional):	Racial or Ethnic Group as % of Sheltered Homeless Population	Racial or Ethnic Group as % of Unsheltered Homeless Population	Group Percentage of Total Population 2020
White	2,464	700	47.4%	71.7%	81.3%
Black	2,366	202	45.5%	20.7%	11.4%
American Indian	51	23	1.0%	2.4%	2.0%
Asian	28	1	0.5%	0.1%	0.4%
Pacific Islander	23	2	0.4%	0.2%	0.2%
Multiple Races	271	48	5.2%	4.9%	2.6%
Totals by Race	5,203	976	n/a	n/a	n/a
Ethnicity: Hispanic	243	64	4.7%	6.6%	4.7%

Data Source: HUD Point In Time (PIT), 2019; Census 2020

Homeless Needs Table

CoC Number	CoC Name	CoC Category	Overall Homeless, 2019	Sheltered Total Homeless, 2019	Unsheltered Homeless, 2019	Homeless Individuals, 2019	Sheltered Total Homeless Individuals, 2019	Unsheltered Homeless Individuals, 2019	Homeless Family Households, 2019	Total Homeless Family Households, 2019	Unsheltered Homeless Family Households, 2019	Chronically Homeless, 2019	Sheltered Total Chronically Homeless, 2019	Unsheltered Chronically Homeless, 2019	Chronically Homeless Individuals, 2019	Total Chronically Homeless Individuals, 2019	Unsheltered Chronically Homeless Individuals, 2019
MO-602	Joplin/Jasper, Newton Counties CoC	Rural CoCs	237	188	49	188	141	47	16	15	1	32	19	13	22	9	13
MO-606	State CoC	Rural CoCs	1,362	1,003	359	916	603	313	149	135	14	272	164	108	228	118	108

Rural Homeless 1

Chronically Homeless People in Families, 2019	Total Chronically Homeless People in Families, 2019	Unsheltered Chronically Homeless People in Families, 2019	Homeless Veterans, 2019	Sheltered Total Homeless Veterans, 2019	Unsheltered Homeless Veterans, 2019	Homeless Unaccompanied Youth (Under 25), 2019	Total Homeless Unaccompanied Youth (Under 25), 2019	Homeless Unaccompanied Youth (Under 25), 2019	Homeless Parenting Youth (Under 25), 2019	Total Homeless Parenting Youth (Under 25), 2019	Unsheltered Homeless Parenting Youth (Under 25), 2019	Homeless Children of Parenting Youth, 2019	Total Homeless Children of Parenting Youth, 2019	Unsheltered Homeless Children of Parenting Youth, 2019
10	10	0	44	43	1	12	11	1	1	1	0	2	2	0
46	46	0	114	90	24	108	95	13	27	26	1	46	44	2

Rural Homeless 2

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

This statewide Consolidated Plan includes an analysis of the nature and extent of homelessness among racial and ethnic groups. African-Americans are the most over-represented group in both the sheltered and unsheltered population in Missouri. While African-Americans make up 11.4 percent of the state's population, they make up 45.5 percent of sheltered homeless and 20.7 percent of unsheltered homeless in Missouri. American Indians (which includes Alaska Natives) have a slightly higher rate of unsheltered homelessness (2.4 percent) than they represent in the state's total population (2.0 percent). Asians are slightly over-represented in the sheltered homeless population, as are Pacific Islanders. Finally, individuals of Hispanic ethnicity are over-represented among the unsheltered population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	700
Black or African American	0	202
Asian	28	1
American Indian or Alaska Native	51	23
Pacific Islander	23	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	243	64
Not Hispanic	0	0

Data Source

Comments:

HUD Point in Time (PIT) 2019 was utilized. Data for Multiple Races: Sheltered, 271; Unsheltered, 48.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

This information is not available at the state level.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

African-Americans are the most over-represented group in both the sheltered and unsheltered population in Missouri. While African-Americans make up 11.4 percent of the state's population, they make up 45.5 percent of sheltered homeless and 20.7 percent of unsheltered homeless in Missouri. Mixed Race persons are the next most over-represented group among Missouri's homeless, making up 5.2 percent of the sheltered homeless and 4.9 percent of the unsheltered homeless population despite representing only 2.6 percent of the state's total population. American Indians (which includes Alaska Natives) have a slightly higher rate of unsheltered homelessness (2.4 percent) than they represent in the state's total population (2.0 percent). Asians are slightly over-represented in the sheltered homeless population, as are Pacific Islanders. Finally, individuals of Hispanic ethnicity are over-represented among the unsheltered population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Point-in-Time (PIT) count shows that 5,203 individuals were sheltered homeless at the time the count was taken in January 2019. A further 976 were unsheltered homeless, making a total of 6,179 homeless at the time of the count. Unsheltered homeless represented 16 percent of all homeless individuals in the 2019 PIT count.

Discussion:

Some minority groups are over-represented among the homeless. For instance, African-Americans have the greatest rate of over-representation among those who are homeless, including both sheltered and unsheltered categories. Mixed Race individuals are the next most over-represented group among both sheltered and unsheltered homeless. American Indians (including Alaska Natives) are slightly over-represented among the unsheltered homeless population. Pacific Islanders are slightly over-represented among sheltered homeless, while persons of Hispanic ethnicity are over-represented among the unsheltered homeless.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

Missouri Department of Health and Senior Services (DHSS) coordinates HOPWA funds with client enrollment in the Ryan White Part B Case Management system in the outstate regions of Missouri to provide homeless prevention among HIV positive individuals and their families. The HOPWA program provides direct assistance, without the use of subcontractors, for short-term rent, short-term utilities, long-term rent and short-term mortgage assistance.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	14,846
Area incidence of AIDS	102
Rate per population	2
Number of new cases prior year (3 years of data)	267
Rate per population (3 years of data)	4
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	13,856
Area Prevalence (PLWH per population)	226
Number of new HIV cases reported last year	559

Table 26 – HOPWA Data

Data Source Comments: Source: Missouri Department of Health and Senior Services (DHSS), Office of Epidemiology (OOE), enhanced HIV/AIDS Reporting System (eHARS), and 2021 Epidemiological Profile.

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 27 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

The HIV/AIDS population in the outstate regions of the State are composed of low to extremely low-income individuals and families. Individuals and families can be referred to the Ryan White program by self, DHSS, Disease Intervention Specialists, any health department, or AIDS Service Organizations. Many

individuals have multiple diagnoses upon enrollment into the Ryan White Part B Case Management system.

What are the housing and supportive service needs of these populations and how are these needs determined?

Once individuals or families are enrolled in the Ryan White Part B Case Management system, they are assessed and screened for immediate needs regarding housing and health care. Depending on family size and income, individuals or families can qualify for medical case management, emergency assistance, medical care, mental health counseling, substance abuse counseling, oral health services, HIV medications, health insurance assistance and medical transportation.

In 2022, MHDC held stakeholder meetings virtually on March 1st and March 3rd in order to identify priorities for the 2022 Qualified Allocation Plan (QAP) that would support MHDC's alignment of the QAP with our *Five-Year Strategic Plan for Affordable Housing for the State of Missouri*. This plan includes five strategic priorities for affordable housing in the State of Missouri, of which, one of these priorities is to increase its focus on housing for special needs and vulnerable populations.

2021 competitive round results included developments addressing critical set-aside categories. These categories included special needs, vulnerable populations, service-enriched, and veterans housing. For instance, special needs housing made up 63.6% of developments with 2021 allocations. Service-enriched housing is a feature of all (100%) developments funded in 2021

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In the outstate regions of Missouri the Ryan White Part B Case Management system serves approximately 1,300 clients annually. Approximately twenty-five percent of these clients will access some type of housing assistance within the first year in order to stabilize the housing situations so health related issues can be addressed. Of those clients, most will enter the Ryan White Part B Case Management system with no income due to deteriorating health or job loss.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Individuals and families enrolled in the Ryan White Part B Case Management system are evaluated every six-months or more frequently if needed for care and treatment of HIV disease. Because of the in-depth

analysis that continually occurs, client needs are addressed prior to situations happening to prevent homelessness and health related issues from being compounded.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

The need for public facilities in the non-entitlement areas of Missouri is evidenced by the number of phone and email inquiries, the amount of funds that were disbursed in the last five years and from the feedback on the public meetings, data from the CDBG survey as well as data from internal and external partners. In CDBG, public facilities applications typically fall under the "Community Facilities" category in which both fall under the current goal of Community Improvement. This, along with the amount of inquiries regarding public facility projects, feedback from public engagements and data from the survey asking for comment on community needs indicates a need for public facilities funding. Further, data from financial reports show from 2017 to 2021, approximately \$8,689,726.29 was distributed for Community Facility improvements. This included the following projects: Facility for Person with Disabilities, Fire Station/Equipment, Health Services, Neighborhood Facilities, Homeless Facilities, and Senior Centers.

In each of the public meetings, public facilities was brought up as a concern in the communities. The public survey indicated 96.15 percent of the public that filled out the survey wanted public facilities to be funded. In addition, according to the survey from DED, public facilities, which also falls under economic development, was identified as a top priority as well. The survey also asked for input on how the funds from HUD should be allocated to which the public included public facilities in the top four categories, including infrastructure. Another area that has helped identify the need for funding public facilities projects is disaster recovery analysis which include various collections of data that helps identify unmet needs.

As per the CDBG Disaster Recovery Action Plans (4317,4451,MIT), when disaster occurs, significant damage can occur to state and local public and private infrastructure, as well as businesses, natural and cultural resources, including state waters, caves, downtown districts and historic courthouses in which many structures affected were public facilities. The survey tools were used to help identify the unmet needs as a result of disaster in various categories which fall under public facilities such as housing, economic revitalization and infrastructure.

Some of the results from data collected indicated an approximate \$142,571,947 in economic revitalization and between an estimated \$28.4 million to \$91,144,144 in infrastructure. FEMA provided a summary for DR-4317 indicating the receipt of 248 applicants requesting assistance of which 223 were deemed eligible. The public infrastructure costs from the project worksheets in the action plan totaled \$113.9 million, almost doubling the initial estimate of \$52.7 million. Almost every category saw significant increases and the need requests continue to funnel in to CDBG as well as other agencies and that has been determined by the data collected to have been ongoing for over two decades.

In summary, there is a general need for public facilities and improvements, but there is also an overwhelming amount of unmet needs as a result of disaster that need met, which can be better identified in all three disaster action plans: CDBG DR-4317, CDBG DR-4451 and CDBG- MIT

(mitigation). The disasters have caused huge impact to Missouri communities and has left an overwhelming amount of unmet needs, highly impacting communities. Mitigation efforts, as part of disaster planning are especially important as well, in efforts to minimize the effects of disaster. Leaving unmet needs in the area of public facilities also impacts the overall economic development needs of the state in a negative manner.

How were these needs determined?

To determine needs for funding, there were multiple public engagements and public hearings held by all partners in the Consolidated Plan in addition to various means of collecting data. This include data from surveys, documenting inquiries, evaluating previous monies distributed to such projects in the past five years, and other agency-specific processes.

The Department of Economic Development (DED) utilized other divisions within DED and other necessary state departments including SEMA, MHDC and DNR in addition to FEMA, Regional Planning Commissions, and Councils of Local Governments. All comments and data were carefully analyzed, and prioritized.

The survey tool used, collected units of data identified in an Excel format under the broad categories of Housing/Homeownership; Housing/Rental; Infrastructure; Community Facilities; Direct Business Assistance; and Commercial Development. To address information that might be available on the local level, DED deployed their partners from the Regional Planning Commissions and Community Action Agencies to identify, collect and report the data from the 55 counties that were declared in the disaster. In addition to the survey data, DED used available databases from FEMA, SBA and National Flood Insurance Figure 9. Photo from State of Missouri Website

Program (NFIP) to extract and extrapolate unmet need by applying assumptions to circumstances based upon eligibility and access to disaster funding. The combination of these two sources makes up the estimated unmet needs in the three categories of Housing, Economic Revitalization, and Infrastructure.

According to the CDBG Disaster Action Plans, Infrastructure Unmet Needs determination tools helped determine how much need was in existence and unmet. Data was received from FEMA, as well as results from surveys which were completed by the MID RPCs and Councils of Local Government (COGs). The results indicated unmet needs for infrastructure alone in the MID areas was \$18,507,500 in the fall of 2018, comparted to March of 2020 which increased to \$20,406,956. Each of the three Action Plans have details outlined in narratives and charts.

Describe the jurisdiction's need for Public Improvements:

The need for public improvements falls into the category of public facilities in CDBG, as they both are Community Improvements. This need has been evidenced by the number of phone and email inquiries,

the amount of funds that were disbursed in the last five years and from the feedback on the public meetings, data from the CDBG survey as well as data from internal and external partners. Further, data from financial reports show from 2017 to 2021, approximately \$8,689,726.29 was distributed for community improvement projects. In each of the public meetings, public facilities was brought up as a concern in the communities, which would include improvements. The public survey indicated 96.15 percent of the public that filled out the survey wanted public improvements/facilities to be funded. In addition, according to the survey from DED, public improvements, which also falls under economic development, was identified as a top priority as well. The survey also asked for input on how the funds from HUD should be allocated to which the public included public improvements in the top four categories.

As per the CDBG Disaster Recovery Action Plans (4317, 4451, MIT), when disaster occurs, significant damage can occur to state and local public and private infrastructure, as well as businesses, natural and cultural resources, including state waters, caves, downtown districts and historic courthouses in which many structures affected have the need for public improvement.

Some of the results from data collected indicated an approximate \$142,571,947 in economic revitalization and between an estimated \$28.4 million to \$91,144,144 in infrastructure. FEMA provided a summary for DR-4317 indicating the receipt of 248 applicants requesting assistance of which 223 were deemed eligible. The public infrastructure costs from the project worksheets in the action plan totaled \$113.9 million, almost doubling the initial estimate of \$52.7 million. Almost every category saw significant increases and the need requests continue to funnel in to CDBG as well as other agencies and that has been determined by the data collected to have been ongoing for over two decades.

Disaster mitigation is especially critical to help minimize the effects of disaster, but results of data collected from many partner agencies as described in the three disaster action plans, show the multitude of unmet needs from disaster alone. Combining general needs from data collected and the unmet needs of disaster, funding is evidentially needed to help Missouri communities.

How were these needs determined?

To determine needs for funding, there were multiple public engagements and public hearings held by all partners in the Consolidated Plan in addition to various means of collecting data. This include data from surveys, documenting inquiries, evaluating previous monies distributed to such projects in the past five years, and other agency-specific processes.

The Department of Economic Development (DED) utilized other divisions within DED and other necessary state departments including SEMA, MHDC and DNR in addition to FEMA, Regional Planning

Commissions, and Councils of Local Governments. All comments and data were carefully analyzed, and prioritized.

The survey tool used, collected units of data identified in an Excel format under the broad categories of Housing/Homeownership; Housing/Rental; Infrastructure; Community Facilities; Direct Business Assistance; and Commercial Development. To address information that might be available on the local level, DED deployed their partners from the Regional Planning Commissions and Community Action Agencies to identify, collect and report the data from the 55 counties that were declared in the disaster. In addition to the survey data, DED used available databases from FEMA, SBA and National Flood Insurance Figure 9. Photo from State of Missouri Website

Program (NFIP) to extract and extrapolate unmet need by applying assumptions to circumstances based upon eligibility and access to disaster funding. The combination of these two sources makes up the estimated unmet needs in the three categories of Housing, Economic Revitalization, and Infrastructure.

According to the CDBG Disaster Action Plans, along with multiple partners' surveys, an Infrastructure Unmet Needs determination tools helped determine how much need was in existence and unmet. Data received from FEMA public assistance was \$113,943,186 which left total local share of unmet need at \$28,485,796. The survey completed by MID RPCs and Councils of Local Government (COGs) indicated unmet needs for infrastructure recovery in the MID areas was \$18,507,500 in the fall of 2018, compared to March of 2020 which increased to \$20,406,956, as outlined in a chart in the DR-4317 Action Plan.

All three Disaster Recovery Action Plans contain a variety of charts and narratives that reflect the multitude of data collected. Combined with the general needs assessments and surveys, the determination of needs were similar in nature.

Describe the jurisdiction's need for Public Services:

While there may be a need for public services, it was not as highly prioritized by survey respondents when compared to other CDBG-eligible activities. When asked in the survey if there should be funding for public services, 52.46% said there should be. 36.34% indicated they didn't know or they were unsure. When asked about categories, the top four were childcare at 62%, services for seniors at 49%, health services at 47%, and employment services/job training at 45%. All other categories were 32% or under. In analyzing the other data, public services is much lower on the priority level than other categories, as was highlighted by the relatively little discussion on public services at public meetings. Disaster Recovery Action Plans briefly discusses potential unmet needs for public services but the focus on funding is more in the area of housing, infrastructure and unmet needs.

How were these needs determined?

Needs of public services, or the lack thereof, were determined by feedback from various public engagements and surveys. There were comments on child care at one public meeting out of 9 total engagements. There was no other discussion regarding public services except for job training. The survey asks if there should be funding and if there is, which types of activities should be funding. Out of those surveyed, 62% said yes and then those surveyed are able to choose which activities they think should be funding. They then had a choice of 13 activities. They could choose one or all, or none. This makes the percentages skewed and is more about the number of people who chose to answer than the priority of needs. Therefore, the State established that with the relatively limited resources, public services was a much lower need as compared to other CDBG-eligible activities. However, if one were to choose, the top three would be child care, services for senior citizens, job training. There was little need determined when considering the disaster action plans as the focus on unmet needs is more on infrastructure, housing and economic development.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Some aspects of this statewide Consolidated Plan's market analysis differ from that provided by local government participating jurisdictions, since certain data are not available at the state level and/or state averages may tend to mask underlying patterns. The majority of Missouri's residential properties (70.1 percent) are one-unit detached structures (e.g., single-family homes). Further the majority of Missouri households are homeowners (66.8 percent), while the remainder (33.2 percent) are renters. Homeowners tend to live in units with three or more bedrooms, while the largest group of renters live in two bedroom units. The market fails to provide a sufficient number of units for households with incomes at or below 30 percent AMI (ELI) and above 30 percent to 50 percent AMI (VLI). This finding holds true even when considering publicly subsidized housing provided through federal, state and local programs.

MA-10 Number of Housing Units – 91.310(a)

Introduction

The majority of Missouri's housing units (70.1 percent) are one-unit detached structures (single-family homes). Eight percent (8 percent) of Missouri's residential properties are in two to four unit structures, while 7.4 percent are in five to 19 unit structures. Mobile homes, boats, RVs and vans make up 6.3 percent of residential properties, and 4.8 percent of residential properties that have 20 or more units. Finally, 3.4 percent of residential properties are one-unit attached structures. Because this Consolidated Plan is for the entire state of Missouri, the jurisdiction is not built out. In terms of growth during the term of the plan, that is most likely to occur in suburban areas within the state's metropolitan areas. Growth is also likely in areas known for recreational opportunities, such as Branson and other communities in the Ozarks region of the state. The type of development throughout the state continues to be dominated by single-family (e.g., one-unit detached structures), although significant numbers of multi-family units (primarily apartments) are being built in metropolitan areas. While some infill and rehabilitation work is occurring, particularly in the largest urban centers such as Kansas City and St. Louis, this is unlikely to represent a significant portion of development within the state. In terms of who will be served by development that is occurring, new development is likely to focus on single-family units for home ownership. However, urban areas such as Kansas City and St. Louis will also experience new multi-family development in the form of apartments for renters, and, to a lesser extent, condominiums and townhouses for sale. Much of the new development for both homeownership and rental will be at sales prices and market rents that are out of reach for lower-income Missourians. This underscores the need for the strategic use of federal, state and local program dollars to create housing opportunities for lower-income households throughout the state.

Another area of consideration are the number of housing units affected by disaster, as described in the CDBG Disaster Action Plans. Initial assessment immediately following the 2017 disaster identified 5,333 primary residences in 37 counties as either affected by the storms (403), suffering minor damage (1810), suffering major damage (1464) or destroyed (456). Those primary residences included single family, multi-family or mobile homes. In Taney County alone 62 mobile homes were destroyed. Of the 38 counties identified, 35 of them were eventually included in the Individual Assistance disaster declaration. These "number of housing units" are not a part of the overall Housing Market Analysis: Number of Housing Units as indicated below. While these numbers reflect specific zip codes in which the disaster was presidentially declared, the DR-4317 Action Plan housing outcomes indicated 4,454 people reached out to FEMA following the flooding events, yet 169 of those were from other counties not declared for assistance. Assessments in the 2019 presidentially declared disaster showed impact to housing was widespread. Single family homeowners in stick-built homes and mobile homes, and renters in various housing types of housing stock were affected, with over 2,000 registered applicants asking for assistance, per FEMA data. Table 15 and 16 in the CDBG-DR 4451 Action Plan provides the FEMA determinations in the impacted counties by owner and renter. The preliminary estimated impact from DR-4451 in Missouri is \$142,387,426 across the housing, economy, and infrastructure sectors combined. The CDBG-MIT Action Plan shows dataworkshop to help identify need and where to provide funding to

projects that are mitigating potential disaster to help eliminate the reduction of housing units available. More specific data can be found in all three disaster action plans.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,943,855	70%
1-unit, attached structure	91,225	3%
2-4 units	222,771	8%
5-19 units	203,802	7%
20 or more units	126,428	5%
Mobile Home, boat, RV, van, etc	175,169	6%
Total	2,763,250	100%

Table 28 – Residential Properties by Unit Number

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: Most recent ACS Data from 2015-2019 has been utilized.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,414	0%	27,595	4%
1 bedroom	34,701	2%	177,559	23%
2 bedrooms	290,459	18%	318,262	40%
3 or more bedrooms	1,268,751	79%	265,462	34%
Total	1,597,325	99%	788,878	101%

Table 29 – Unit Size by Tenure

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: Most recent ACS Data from 2015-2019 has been utilized.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

HUD's Picture of Subsidized Households indicates that Missouri has 92,559 units of housing assisted by one or more HUD-administered programs. HUD's LIHTC Database (1987 through 2020) shows 62,033 low-income units subsidized with the Low Income Housing Tax Credit from 1987 through 2020. Some of these units may have been lost as low-income units due to expiring periods of affordability. In order to better understand the statewide market for rental units that are both affordable and available for low-income households, American Community Survey data 5-year estimates for 2015-2019 were used to determine this figure at various income levels. Although the data for affordable and available rental units do not focus solely on units assisted with federal, state and local programs, they provide a reliable

estimate of the availability of units affordable at various levels. The affordable and available analysis presented in the above table shows that there is a deficit of 117,536 rental units for ELI households and 73,923 for VLI households. There is a surplus of rental units that are both affordable and available at the 80 percent and 100 percent AMI levels.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No data are available on a statewide basis at this time.

Does the availability of housing units meet the needs of the population?

No, the availability of housing units does not meet the needs of the population with household incomes in the ELI and VLI categories. The lack of affordable and available units is most pronounced at the ELI level (a deficit of 117,536), but there is also a substantial lack at the VLI level (a deficit of 73,923). This describes housing unit availability with regard to income, although it was not possible to analyze whether housing meets the needs of the population with regard to disability access. It is likely that the housing inventory within the state does not meet the needs of the population who require disability access in their homes.

Describe the need for specific types of housing:

The types of housing needed in Missouri are (1) units affordable and available to ELI households; (2) units affordable and available to VLI households; and (3) units with disability access features.

Discussion

The primary need for housing in Missouri is the production of rental units affordable and available to ELI and VLI households. There is also a need for units that have disability access features. There is also likely to be a need for funds to adapt owner-occupied housing units to the needs of those with disabilities; this is particularly true given the aging of the population and the fact that the need for disability access features tends to increase with age.

CDBG addresses need for housing as a result of disaster. According to the CDBG DR-4317 Action Plan, there is significant housing impact to those affected by disaster which is not reflected in the standard available housing surveys as some of these houses are often destroyed and/or significantly damaged and many who apply for assistance don't qualify, therefore, housing availability has likely just been reduced and the need for housing has increased.

MA-15 Cost of Housing – 91.310(a)

Introduction

Although data available through CHAS indicates a decline in Missouri's median home values of 2.4 percent from 2010 to 2019, the pandemic and subsequent market trends indicate that the median home value has risen substantially in recent years. For instance, Zillow's estimate of median Missouri home values in early 2023 is more than \$220,000. This represents a 9 percent increase over a one-year period. Although rising home mortgage interest rates may result in some reduction in home values, there is no firm indication that homeownership will become more affordable within the 5-year planning period. In terms of rental rates, CHAS data indicated a \$637 median contract rent in 2019, representing a 6.5 percent increase over 2010. As with median home values, this significantly understates the market for rental housing as we reach the end of the COVID-19 pandemic. The National Low Income Housing Coalition averaged Fair Market Rent data produced by HUD for Missouri's metropolitan areas for 2022 and arrived at a FMR of \$881 for a 2-bedroom unit. The statewide FMR for 3-bedroom units was estimated at \$1,168. (HUD 2023 FMRs are not available at this time.) The statewide average FMR understates the level of rents required in larger metropolitan markets such as Kansas City and St. Louis. The FMR for a 2BR unit in Kansas City is \$1,030; in St. Louis, the FMR for a 2BR unit is \$947. For a 3BR unit, the FMR in Kansas City is \$1,365 and in St. Louis it is \$1,230. High HOME and Low HOME rents are typically close to the FMR. Actual market rents are likely to be higher than the FMR, High HOME and Low HOME rents at this time given that rents have been rising more rapidly than may be captured by those metrics. The cost of housing, housing affordability and the housing inventory are presented in the affordable and available rental unit analysis presented in section MA-10. There is a significant deficit in rental units that are available and affordable at the ELI and VLI level in Missouri. The deficit for ELI affordable and available units is 117,536, while the VLI deficit for affordable and available units is 73,923. There is a surplus of units that are available and affordable to households at the LI income level and a larger surplus at the 100 percent AMI level. Thus, the market fails to produce a sufficient number of units affordable to ELI and VLI households, including units produced with federal, state and local housing program dollars.

Another area of consideration should be those costs as a result of disaster. Per the CDBG DR-4317 Action Plan, housing unmet needs calculated for Missouri counties impacted by the flooding is \$103,912,982. Two charts in the Housing Unmet Need section identify the millions of dollars of estimated cost to rehabilitate or reconstruct the home. The data separates estimated needs of owner-occupied and rental units in the 35 counties for which there is an Individual Assistance disaster declaration. It does not reflect the potential need for homeowners or renters in the other 20 counties that may have suffered losses and were not included because the county did not receive a declaration. The DR-4451 Action Plan indicated an amount of \$95,258,657 in estimated impact, with only \$16,016,313 of funds available. More specifics can be found in both Action Plans by narrative and charts.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	134,500	145,400	8%
Median Contract Rent	494	602	22%

Table 30 – Cost of Housing

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: 2006-2010 Census (Base Year), 2015-2019 ACS was utilized.

Rent Paid	Number	%
Less than \$500	297,024	37.7%
\$500-999	407,213	51.6%
\$1,000-1,499	61,635	7.8%
\$1,500-1,999	13,367	1.7%
\$2,000 or more	9,639	1.2%
Total	788,878	100.0%

Table 31 - Rent Paid

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: Most recent ACS Data from 2015-2019 has been utilized.

Monthly Rent (\$)	Efficiency (No Bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$762	\$875	\$1,030	\$1,365	\$1,569
High HOME Rent	\$762	\$875	\$1,030	\$1,258	\$1,569
Low HOME Rent	\$762	\$875	\$1,030	\$1,365	\$1,403

Table 32 - Monthly Rent- Kansas City, MO HUD Metro FMR Area (Data Source, HUD User, 2022)

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	61,955	No Data
50% HAMFI	253,260	167,235
80% HAMFI	535,635	434,475
100% HAMFI	No Data	627,215
Total	850,850	1,228,925

Table 33 – Housing Affordability

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 34 – Monthly Rent

Data Source Comments: Most recent data from the National Low Income Housing Coalition from 2022 has been utilized.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$689	\$745	\$947	\$1,230	\$1,449
High HOME Rent	\$689	\$745	\$947	\$1,230	\$1,449
Low HOME Rent	\$689	\$745	\$947	\$1,230	\$1,376

Table 35 - Monthly Rent- St. Louis, MO HUD Metro FMR Area (Data Source, HUD User, 2022)

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels. In particular, renter households at the ELI and VLI levels face substantial statewide deficits in the number of units that are both affordable and available to them. The deficit in affordable and available units for ELI households is 117,536. The deficit in affordable and available units for VLI households is 73,923. Analyzed by the proportion of units affordable to low-income renter households, only 6.5 percent of Missouri's rental housing inventory is affordable to ELI households. Somewhat more than 10 percent (10.5 percent) is affordable to VLI households, while 28.8 percent is affordable to LI households. Just over 17 percent (17.3percent) of rental housing is affordable to those at the median income in Missouri (100 percent HAMFI). Overall, the majority of rental units in Missouri are affordable for those with incomes of at least 100 percent HAMFI or more (54.2 percent). An analysis of the housing inventory available for ownership shows that 1.5 percent of the owner housing inventory in Missouri is affordable to ELI households; 6.1 percent is affordable to VLI households. Slightly more than 15 percent (15.1 percent) of homes for ownership are affordable to LI households in Missouri, and just over 12 percent (12.2 percent) of Missouri homes for ownership are affordable to households at 100 percent HAMFI. The majority of homeownership opportunities in Missouri (65.0 percent) are affordable to households with incomes above the median (100 percent HAMFI). In summary, there is a strong need for housing that is affordable to lower-income renters and owners in Missouri. This need is especially great among ELI households where a greater emphasis on rental opportunities is likely to better fit the needs of this income group than homeownership due to the costs of maintaining a home that is purchased rather than rented.

How is affordability of housing likely to change considering changes to home values and/or rents?

This Consolidated Plan is being prepared in a time of uncertainty regarding how home values and rents will be affected by rising interest rates and the possibility of a recession. Even if home values decline, higher mortgage interest rates may keep the cost of home ownership at a relatively high level. In addition, with homeownership out of reach for many Missourians, there will be continued pressure on rents. Therefore, there is unlikely to be substantial relief for renters, especially those who are in the ELI and VLI groups.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME Rents and Area Median Rents are not available on a statewide basis. Fair Market Rents averaged across the state as a whole tend to mask the much higher market rents charged in larger metropolitan areas such as Kansas City and St. Louis. Further, rent increases that began well before the pandemic have tended to continue, and there is no indication at this time that the balance between rents and wages will improve any time soon for many households. This is particularly true for ELI and VLI households.

Discussion

Overall, the Market Analysis indicates that there is a lack of affordable and available rental units for ELI and VLI households. This results in cost burden and severe cost burden, with the majority of ELI renter households experiencing severe cost burden. Further, VLI households may also experience severe cost burden. This is an issue recognized in MHDC's Five-Year Plan for Affordable Housing for the State of Missouri, which includes a strategic priority for the production of ELI rental housing opportunities.

Consideration also needs to be made to those being affected by disaster. Data collected for housing needs purposes generally don't identify or single out disaster related unmet needs. As indicated in the CDBG DT-4317 Action Plan and noted in the introduction, the data available for housing costs related to disaster only reflect those counties that received declaration. Further, data regarding disaster needs are not generally included in the housing studies for purposes of general information.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The majority (52.3 percent) of Missouri's owner-occupied housing supply was built before 1980. A somewhat higher proportion (59.5 percent) of renter-occupied housing was built before 1980. Further, an estimated 253,300 units were vacant in 2021. Finally, potential lead-based paint hazards are present in an estimated 834,703 owner-occupied units as well as in an estimated 477,900 renter-occupied units. Lead-based paint hazards for households with children total 98,980 owner-occupied units and 83,565 renter-occupied units. There are an estimated 258,300 vacant units in Missouri; estimates for the number of abandoned housing units are not available at the state level. In terms of housing condition, most of Missouri's occupied housing units do not have any of the four housing condition problems. However, owner-occupied housing units with one or more housing condition problems total 288,223 units; this figure is 340,562 for renter-occupied units. Although housing units with one or more condition problems are an important issue, most of the units with a condition problem have only one condition.

Another area to consider for Condition of Housing are those affected by disaster. Statistics under the general housing market analysis don't often include those affected in areas of disaster. As indicated in the CDBG Disaster Action Plans, housing conditions affected by disaster are generally substandard. Properties of better quality are beyond what low income individuals (or those recently affected by disaster) can afford. From 2018 through 2019 substantial severe weather impacted much of Missouri, including a massive tornado that hit Joplin. Historical flood stages were exceeded. As a result of the 2019 disasters alone, more than 600 homes had been affected by severe storms, leaving conditions of housing in substandard condition. As federal disaster response and recovery programs were approved for Missourians, more than 1,400 households requested and received assistance in disaster recovery. The most vulnerable are the rural populations and cannot afford what they generally might choose under these conditions. The three programs, Disaster Recovery DR-4317 (2017 Presidentially declared storm), DR-4451 (2019 Presidentially declared storm) and DR-MIT (disaster mitigation) are all designed to provide funding for units of local government to utilize CDBG-DR funding to demolish abandoned and dilapidated properties with the goal of reducing slum and blight conditions as a result of disaster related damage. All three action plans have outlined specific goals for assisting in improving housing conditions and trying to answer unmet needs.

Definitions

"Standard condition" is defined as "housing that meets local building, fire, health and safety codes."

"Substandard condition but suitable for rehabilitation" is defined as "housing that does not meet local building, fire, health and safety codes but is both financially and structurally feasible for rehabilitation."

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	280,220	0%	322,836	0%
With two selected Conditions	6,752	0%	16,341	0%
With three selected Conditions	1,115	0%	1,319	0%
With four selected Conditions	136	0%	66	0%
No selected Conditions	1,323,763	0%	461,973	0%
Total	1,611,986	0%	802,535	0%

Table 36 - Condition of Units

Alternate Data Source Name:

American Community Survey - State of Missouri

Data Source Comments: Most recent ACS Data from 2015-2019 has been utilized. Owner-Occupied totals equal 100%.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	0	0%	0	0%
1980-1999	0	0%	0	0%
1950-1979	0	0%	0	0%
Before 1950	0	0%	0	0%
Total	0	0%	0	0%

Table 37 – Year Unit Built

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data from 2015-2019 has been utilized. Please note, the data set received from CHAS organizes Year Unit Built in the following ways: Before 1940; 1940-1959; 1960-1979; 1980-1999; and 2000 or later. Thus, the total numbers from most recent data are incompatible with the template provided.

Year Unit Built

Year Unit Built				
	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	319,772	19.80%	121,797	15.20%
1980-1999	448,509	27.80%	202,838	25.30%
1960-1979	414,851	25.70%	235,518	29.30%
1940-1959	233,699	14.50%	123,199	15.40%
Before 1940	195,155	12.10%	119,183	14.90%
Total	1,611,986	100%	802,535	100%

Data Source: 2015-2019, ACS

Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 38 – Risk of Lead-Based Paint

Alternate Data Source Name:

Comprehensive Housing Affordable Strategy (CHAS)

Data Source Comments: Most recent CHAS Data on Year Unit Built, and Risk of Lead-Based Paint Hazard from 2015-2019 has been utilized.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Risk of Lead-Based Paint			
	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	843,705	52.3%	477,900	61.0%
Housing Units build before 1980 with children present	98,980	6.1%	83,565	10.4%

Data Source: 2015-2019 ACS (Total Units) 2015-2019 CHAS (Units with Children present)

LBP Risk

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 39 - Vacant Units

Data Source: 2005-2009 CHAS

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	258,300*	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Data Source: Estimate based on U.S. Census Current Population Survey and Housing Vacancy Survey 2021. *Data table represents only the estimated number of vacant units in Missouri due to data limitations when analyzing vacant units at the state level.

Vacant Units

Need for Owner and Rental Rehabilitation

With 288,223 owner-occupied units and 340,562 renter-occupied units with one or more problem conditions, there is a need for both owner and rental rehabilitation throughout the state. Further, the need for rehabilitation is likely to be highest among housing units occupied by low income households, especially those households in the ELI and VLI categories. This is likely to hold true for both owner-occupied and rental units, since ELI and VLI owner households are likely to face greater challenges in affording home maintenance and repair than higher-income households.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

A significant proportion of Missouri's owner- and renter-occupied housing units were built before 1980 (52.3 percent and 61.0 percent, respectively). This indicates that there is likely to be a large presence of housing units with lead-based paint hazards in the state. Data allowing the linkage of lead-based paint hazards with household income are not available at the statewide level. MHDC developments that receive financing for production and/or rehabilitation must meet environmental standards and adhere to all applicable regulations pertaining to lead-based paint.

Discussion:

The patchwork of regulations and differing levels of enforcement throughout the state result in consequences for Missouri's LI renters. This is likely to be especially true among the state's ELI renters, since they are likely to be most vulnerable to landlords who fail to properly maintain properties. With few resources, the ELI households also have few options for housing that meets reasonable housing quality standards and is also affordable.

According to the CDBG DR-4317 Action Plan, Missouri face a rental housing market that is largely characterized by shortages and substandard conditions. Properties of better quality are beyond what low income individuals can afford. Under these conditions, the most vulnerable among Missouri's rural populations cannot afford the housing they might otherwise choose." This assessment clearly illustrates the need for quality affordable housing in rural areas, including the five zip codes associated with this CDBG-DR funding.Pre-Disaster Housing. The Comprehensive Housing Affordability Strategy (CHAS) and ACS data further demonstrates the need for affordable rental housing throughout Missouri. 43% of Missouri renters report that their current housing conditions are substandard, overcrowded, severely overcrowded, or their housing costs substantial. In addition, 63% of renter occupied units were built before 1980 and have children present. The age of these units present increased risk of lead paint exposure and other environmental concerns. Further, The initial damage assessment information collected April 28, 2017 immediately following the storm identified 5,333 primary residences in 37 counties as either affected by the storms (403), suffering minor damage (1810), suffering major damage (1464) or destroyed (456). Those primary residences included single family, multi-family or mobile homes. In Taney County alone 62 mobile homes were destroyed. Of the 38 counties identified, 35 of them were eventually included in the Individual Assistance disaster declaration. Therefore, this data alone can indicate the overwhelming amount of substandard housing as the need is larger than the funding.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

Although this section is optional for state participating jurisdictions, MHDC administered a survey to public housing authorities (PHA) in support of the Consolidated Plan preparation process. Thus, there is information available directly from PHAs, although quantitative data were not updated from that provided by the pre-populated template provided by HUD. Survey results show that the state's PHAs have three (3) top priorities. These priorities are (1) rehabilitation of existing affordable housing; (2) additional community-based services for affordable housing residents and unhoused individuals; and (3) new construction of affordable housing units. These priorities are consistent with feedback provided to MHDC during the planning process for HOME-ARP funds, as well as with feedback provided during the preparation of the Five-Year Strategic Plan for Affordable Housing for the State of Missouri.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	67	17,670	42,699	189	16,517	1,812	2,691	3,036
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

This information is not required for state Consolidated Plans.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

MHDC's survey of the state's public housing authorities indicates a need for restoration and revitalization of public housing units. Although specific numbers of units were not provided by survey

respondents, the most-often cited priority was the rehabilitation of affordable housing units. The affordable units in need of rehabilitation include units operated by PHAs.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

This information is not required for state Consolidated Plans.

Discussion:

MA-30 Homeless Facilities – 91.310(b)

Introduction

There are eight (8) Continua of Care (CoCs) in Missouri. Seven (7) of these cover metropolitan areas, while one (1) covers the Balance of State. None of the Consolidated Plan partner agencies, DED, MHDC or DHSS serve as a CoC lead. However, the Consolidated Plan partners support the goal of housing first services for homeless individuals and families and MHDC relies on and supports each CoC in its development of the local strategy to prevent and end homelessness. While there may always be some individuals and families who experience homelessness, the Consolidated Plan partners also support the goal of creating a system that results in homelessness being a brief and one-time experience. Data presented below were gathered for MHDC's Missouri Statewide Homelessness Study 2021, one way in which MHDC supports effective action for the relief and prevention of homelessness throughout the state. Further, MHDC maintains a close working relationship with each CoC and participates in the Missouri Interagency Council on Homelessness (MICH).

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	825	0	0
Households with Only Adults	0	0	906	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	136	0	189	0	0
Unaccompanied Youth	163	0	319	40	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments: HUD Point in Time (PIC) for 2019 has been utilized.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Each CoC in Missouri holds regular meetings either monthly or quarterly. These meetings provide an opportunity to bring together mainstream service providers and homeless assistance providers to facilitate collaboration in addressing homeless issues. Mainstream services are used to complement services targeted to homeless persons in a variety of supportive housing programs as a requirement of funding. Each CoC holds a seat on the Missouri Interagency Council on Homelessness (MICH) where state partners such as health, mental health and employment services are able to share resources and information that is communicated to each CoC. Further, MHDC participates in the MICH. MHDC is actively engaged with all CoCs and the MICH.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Missouri has prioritized funding for agencies serving chronically homeless individuals and families, veterans and unaccompanied youth. MHDC relies on and supports each CoC in its development of the local strategy to prevent and end homelessness. Through the Coordinated Entry (CE) system used by Missouri's CoCs, funding is required to be prioritized for individuals and families most in need based on objective scoring tools selected by each CoC. By prioritizing housing and then providing services to homeless individuals and families, all CoCs will be able to prioritize requests for funding services and facilities that meet the needs of the homeless population; further, this will allow for the identification of gaps in services. CoCs have taken on more responsibility through the CE system, and the CoCs are relied upon at the state level to implement policies and procedures based on community input and collaboration. MHDC supports these efforts through the Missouri Housing Innovation Program it administers.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

Missouri Interagency Council on Homelessness (MICH) and several Missouri Departments instituted a statewide discharge policy in December of 2011; this states that persons exiting from mental and physical health institutions are not discharged into homelessness.

There are no housing units specifically designated for these services in the Outstate HOPWA Program. DHSS coordinates HOPWA funds with client enrollment in the Ryan White Part B Case Management system in the Outstate regions of Missouri, to provide homelessness prevention among HIV positive individuals and their families. The HOPWA program provides direct assistance, without the use of subcontractors, for long-term rent, short-term rent, short-term utilities, and short-term mortgage assistance. Once enrolled in the Ryan White Part B Case Management system, the client is provided access to core and support services including; housing assistance, utility assistance, medical care, mental health counseling, substance abuse counseling, assistance with oral health services, emergency assistance, HIV medications, health insurance assistance, and medical transportation.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 42 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

All Missouri CoCs are implementing a Coordinated Entry (CE) system. The CE system serves as a single point of access for those experiencing homelessness. ESG funded programs are required to participate in the CE System of the CoC they operate in. The goal of programs funded under the ESG program is to reduce the length of stay for individuals and families utilizing emergency shelters during their housing crisis in order to reduce the length of time that individual or family experiences homelessness. In addition, service providers receiving ESG Homelessness Prevention and Rapid Re-housing programs have a goal of assisting households experiencing homelessness or at imminent risk of homelessness with housing stability within 30 days. The MICH established a Discharge Policy in 2011 that was adopted by all Missouri CoCs and state partners. The discharge policy establishes the following guiding principles: efforts to secure permanent housing shall be made prior to being discharged from a state or public facility, such as a mental health facility, substance abuse treatment facility, long-term care facility, or jail/prison; if “temporary” shelter placement is unavoidable, the reasons for this should be documented; if after having exhausted efforts to engage the client in a discharge plan, if the client continues to refuse services, the efforts will be noted; and if a client receiving out-patient services becomes homeless, the state or public facility should work actively with available community resources to locate suitable housing.

In 2019, MHDC was awarded Section 811 Project Rental Assistance funding in order to increase the number of affordable, accessible units for individuals with disabilities, and is working over this Consolidated Plan period to launch the program in collaboration with the Departments of Mental Health and Social Services. Eligible program participants will be identified through Missouri's "Show Me Home" Program (formerly known as Money Follows the Person), operated by the Department of Social Services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

All Missouri CoCs are implementing a CE system. The CE system serves as a single point of access for those experiencing homelessness. ESG programs are required to participate in the CE System of the CoC they operate in. The goal of programs funded under the ESG program is to reduce the length of stay for individuals and families utilizing emergency shelters during their housing crisis in order to reduce the length of time that individual or family experiences homelessness. In addition, service providers receiving ESG Homelessness Prevention and Rapid Re-housing programs have a goal of assisting households experiencing homelessness or at imminent risk of homelessness with housing stability within 30 days. The MICH established a Discharge Policy in 2011 that was adopted by all Missouri CoCs and state partners. The discharge policy establishes the following guiding principles: efforts to secure permanent housing shall be made prior to being discharged from a state or public facility, such as a mental health facility, substance abuse treatment facility, long-term care facility, or jail/prison; if “temporary” shelter placement is unavoidable, the reasons for this should be documented; if after having exhausted efforts to engage the client in a discharge plan, if the client continues to refuse services, the efforts will be noted; and if a client receiving out-patient services becomes homeless, the

state or public facility should work actively with available community resources to locate suitable housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

MHDC's 2022 QAP, under which HOME funding is provided, includes prioritization metrics for developments that meet the following Set-Aside Preferences: Permanent Supportive Housing and Vulnerable Persons. A person in need of Permanent Supportive Housing is a person who is: (a) physically, emotionally or mentally impaired or is experiencing, or being treated for, or has a diagnosis or a history of mental illness; or (b) developmentally disabled. A vulnerable person is a person who is: (a) homeless, as defined by HUD, including survivors of domestic violence and human or sex trafficking; or (b) a youth transitioning from foster care. The 2022 QAP sets aside 33% of Federal and State LIHTCs for the development of affordable housing for special needs and vulnerable persons populations. The award of HOME funds is part of the administration of that funding. MHDC has consistently met the goal of producing special needs units utilizing the 33% set aside since its implementation. Further, MHDC's Board of Commissioners has authorized new affordable housing units for homeless veterans, disabled adults and families, chronically homeless individuals and individuals living with persistent mental illness. MHDC continues to assess the needs of at risk individuals including those with special needs and other vulnerable populations and strategically adjusts program definitions, rules and requirements to best serve the citizens of Missouri. Many of Missouri's affordable housing resources are coordinated by MHDC. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Funding decisions are made in accordance with the QAP and other allocation plans (including the HTF allocation plan) approved by MHDC Board of Commissioners. Federal resources, including HOME and HTF are leveraged with alternative funding resources as they become available in connection with the private/public partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively meet the needs of the Missouri citizens including individuals and families who represent special needs populations and other vulnerable or at-risk populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are several ways in which public policies continue to have negative effects on affordable housing and residential investment in Missouri. There are regulatory barriers imposed by various local governments throughout the state, including conflicting laws, rules and regulations that create ambiguity in making affordable housing possible. There is also likely to be uneven application of fair housing law throughout the state which may have a negative impact on fair housing choice among those in protected classes. PHA Survey respondents cited source of income discrimination as an affordable housing issue which needs to be addressed as a result of applicants being denied housing by landlords due to their rental subsidy recipient status. Further, LIHTC regulations related to income restrictions impact development in small rural communities and present challenges for financing developments that are truly affordable. Through its Five-Year Strategic Plan for Affordable Housing for the State of Missouri (2020), MHDC has updated its annual Qualified Allocation Plans (QAPs) guiding LIHTC program implementation, and this has increased the feasibility of rural affordable housing development and preservation. While production and preservation of units affordable to ELI (and to some extent, VLI) households continues to be a challenge, the Five-Year Strategic Plan has also facilitated progress towards meeting these needs. Limited funding for homeownership and affordable housing programs further exacerbates the gap between the need for housing and the available supply. It is important to note that the trend of stagnating wages over the last two decades also plays a role in exacerbating the need for affordable housing across the country. Missouri will continue to promote its mission of developing safe, affordable housing and work to overcome these challenges in our state.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

The Missouri Department of Economic Development is constantly working on developing efforts to maintain an environment that encourages economic growth. This is evident by the multitude of programs developed to support Missouri businesses, strengthen communities, and develop a talented and skilled workforce. This includes revitalization efforts such as downtown revitalization, public facility rehabilitation and construction, job training, business retention and expansion, community facilities, water and wastewater projects, and more.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	14,271	14,624	1	2	1
Arts, Entertainment, Accommodations	125,234	97,639	13	13	0
Construction	64,725	49,536	7	7	0
Education and Health Care Services	184,858	132,456	19	18	-1
Finance, Insurance, and Real Estate	58,709	40,849	6	6	0
Information	15,990	11,710	2	2	0
Manufacturing	155,822	129,061	16	18	2
Other Services	31,375	23,133	3	3	0
Professional, Scientific, Management Services	71,805	49,001	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	151,994	115,687	16	16	0
Transportation and Warehousing	47,951	33,115	5	5	0
Wholesale Trade	53,420	35,720	5	5	0
Total	976,154	732,531	--	--	--

Table 43- Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	1,399,633
Civilian Employed Population 16 years and over	1,316,967
Unemployment Rate	5.78
Unemployment Rate for Ages 16-24	15.98
Unemployment Rate for Ages 25-65	3.53

Table 44 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	251,542
Farming, fisheries and forestry occupations	48,800
Service	145,281
Sales and office	305,110
Construction, extraction, maintenance and repair	145,272
Production, transportation and material moving	100,457

Table 45 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	850,846	68%
30-59 Minutes	315,900	25%
60 or More Minutes	79,683	6%
Total	1,246,429	100%

Table 46 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	76,327	9,919	77,326

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	352,457	19,795	153,689
Some college or Associate's degree	345,119	16,469	110,036
Bachelor's degree or higher	277,631	6,477	50,392

Table 47 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	6,293	11,180	10,071	23,411	41,151
9th to 12th grade, no diploma	34,945	27,178	25,539	66,890	52,283
High school graduate, GED, or alternative	94,824	109,234	109,183	308,592	214,079
Some college, no degree	102,281	88,192	81,208	176,187	99,610
Associate's degree	15,649	35,879	33,019	61,627	20,912
Bachelor's degree	16,183	59,705	57,903	106,724	49,030
Graduate or professional degree	947	21,677	31,056	61,515	36,532

Table 48 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,960,535
High school graduate (includes equivalency)	61,828,560
Some college or Associate's degree	62,851,230
Bachelor's degree	61,934,360
Graduate or professional degree	51,206,755

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

A identified in the Business Activity table, the major employment sectors are manufacturing; retail; education and health care services; and arts, entertainment and accommodations per number of workers and number of jobs.

Describe the workforce and infrastructure needs of business in the state.

Workforce needs vary by industry, but according to the Missouri Department of Higher Education and Workforce Development (DHEWD), the most common theme among businesses is the need for workers proficient in basic applied math, reading, and soft skills. Missouri is comprised of 114 counties. The current unemployment rate is 5.78 percent. More than 47,000 jobs were added last year which increased the total payroll employment by 47,600. From September 2022 to December 2022, the unemployment rate has steadily increased. The needs of the workforce remain consistent in seeking skilled workers. Often times when focusing on growth within the business, that means increase in production leading to an increase in workers which then results in potential expansion of infrastructure. According to a poll recently released by the Missouri Chamber of Commerce and Industry, lack of available talent and rising inflation are slowing the growth in the state of Missouri. Thirty-eight percent of the businesses polled state that the workforce remains the top concern.

Infrastructure remains as a concern of businesses throughout the state as well. Infrastructure is key to the quality of life for citizens. Investments in infrastructure are necessary for improved community facilities and structures and economic growth. However, infrastructure projects are typically costly, therefore the need for programs that provide assistance to businesses is crucial for their growth. In a U.S. News article, the use of renewable energy and the quality of roads and bridges are major concern. Missouri ranks #28 in infrastructure. This is no change from 2019. <https://www.usnews.com/news/best-states/rankings/infrastructure>. This is percent data to show Missouri has a need to improve their infrastructure with no change in nearly four years of their ranking against other states.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Changes occur regularly that affect the economic impact in Missouri. The most recent nationwide impact were the challenges of Covid-19. The Pandemic continues to affect Missouri's economy, though it has improved in the last 18 months. DHEWD identifies in their 2021-2022 annual report that they are focused on a continuation of partnering with other state agencies to help overcome employment barriers. Many programs have been developed to help with job and business growth opportunities in the past five years and will continue to pursue the same in the upcoming five years. According to a poll conducted by Missouri Chamber of Commerce and Industry, the vast majority of businesses expect to

make an investment in the growth of their business, identifying growing crime, workforce shortages, and rising inflation as barriers affecting their growth.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

Workforce needs vary by industry, but according to DHEWD, the most common theme across industry is the need for workers with baseline skills in communication, writing, organization and problem solving. While each industry also has specific targeted-skill needs, basic skills cover a broad range including reading, writing, applied math, logic flows, and information gathering – just as examples. Reports stemming from an Industry Competency Model analysis indicates that workers will need to enhance their skill sets in order to meet the needs of the ever-changing technologies in today's industry sectors. Most jobs will need post-secondary training, especially to fill many of the middle-to-high skilled positions available to workers.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The Certified Work Ready Communities initiative sponsored by ACT is one of the highly utilized initiatives in the state. Missouri was one of four states chosen to implement CWRC, which takes local communities and through partnerships between education, workforce, and economic development, benchmarks the workforce skills level in that community with the purpose to raise the levels and document it. This is largely done by implementing National Career Readiness certificates to all present and future workforce members. Once done, it is an important economic development tool.

Through sector strategies, partnerships between all workforce stakeholders are formed. Career pathways are developed between these partnerships, including employers, the education system, and workforce system. Within the career pathways, an individual has multiple entry and exit points based on current skills and knowledge, as well as the person's willingness and capacity to continue to learn on the job, or through formal classroom education and/or training programs. The continued efforts of all workforce partners ensure that all eligible persons, including those with disabilities, obtain skills to become or remain employed in high-demand, well-paid occupations.

Describe any other state efforts to support economic growth.

The state of Missouri continues to analyze the states position in growth and implement programs and provide support in the identified areas of need. The state has multiple programs to help communities prosper throughout all state departments. In DED, the Regional Engagement team is on the road traveling to communities and local businesses to help identify their needs and connect them with the proper state agencies to help fund projects.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Because this is a Consolidated Plan for a state, it is not possible to identify specific areas or neighborhoods affected by multiple housing problems. However, there are populations and households within the state that tend to be more affected by multiple housing problems. ELI households are most likely to experience multiple housing problems, including severe housing cost burden. VLI households are less affected than ELI households, but there is still a stronger likelihood that these households are affected by multiple housing problems than are households with higher incomes. Further, African-Americans experience multiple housing problems, including severe cost burden, at higher rates than other racial and ethnic groups in the ELI and VLI categories. Other racial and ethnic groups experience a disproportionately greater proportion of multiple housing problems, although the disparities are at much lower rates than those experienced by ELI and VLI African-American households. These groups include Asians, American Indians and Alaska Natives and those with Hispanic ethnicity. MHDC defines "concentration" as (1) "regions that have relatively higher proportions of special needs populations (veterans, people with disabilities and the elderly; and (2) regions experiencing one or more indicators of disadvantage in the form of poverty, low area median income or unemployment." There are nine (9) regions within Missouri with particularly high proportions of special needs populations: Bolivar, Lake Ozark, Nevada, Poplar Bluff, Southwest, Bootheel, Northwest, South Central and Warrensburg. Most of these regions are rural. Regions with high disadvantage are St. Louis City, Popular Bluff, Bootheel, South Central, Bolivar, Jackson County, Southwest and Lake Ozark.

Other areas of consideration that are not typically included in the general market analysis are those affected by disaster. As identified in the CDBG DR-4317 Action Plan, flooding has caused significant damage to housing. An estimated 25 percent of the flooding occurs outside the 100-year floodplain. When trying to determine the amount of unmet need from the 2017 flooding, it was determined the estimated unmet need in housing was approximately \$103,912,982. The impact to homeowners is substantial yet of the 38 counties identified, 35 of them were included in the Individual Assistance disaster declaration. Therefore, the housing problems affected by the 2017 disaster have only been concentrated on in five specific zip codes, though many other zip codes have been affected by disaster. The funding is to go to the HUD-identified most impacted distressed areas from the 2017 disasters (MID), therefore those are the areas concentrated on with DR-4317 funding. The storms of 2019 were also presidentially declared as disaster. All efforts and funding from this grant are dedicated to the three counties of Cole, Holt and St. Charles counties, per the Federal Register. Further, Missouri will only serve citizens in those presidentially declared Most Impacted and Distressed counties who are Low- to Moderate-Income or other vulnerable populations.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Seven counties have higher proportions of African-American residents than the Missouri average. They include St. Louis City, Pemiscot, Mississippi, Jackson, St. Louis, New Madrid, and Pulaski Counties. Three counties account for almost 80 percent of Missouri's African-American residents: St. Louis and Jackson Counties and St. Louis City. Hispanic residents make up 4.7 percent of Missouri's total population. The majority of the state's Hispanic population live in Jackson, Clay and St. Louis Counties, as well as St. Louis City. The State of Missouri's Consolidated Plan reflects funding priorities for the non-entitlement communities throughout the state. Further, its HOME and HTF funding are available to both non-entitlement and entitlement jurisdictions.

What are the characteristics of the market in these areas/neighborhoods?

A worker would need a wage of \$19.81 per hour for 40 hours per week to afford a two-bedroom unit at FMR (\$1,030) in Kansas City. The same worker would require a wage of \$18.21 per hour to afford a two-bedroom unit at FMR (\$947) in St. Louis. In Springfield, it requires an hourly wage of \$14.90 per hour at 40 hours per week to afford the two-bedroom FMR (\$775). The hourly wage required to rent a two-bedroom unit in these areas is therefore out of reach for many households. Data published by the National Association of Realtors indicates that the median home price in Kansas City was \$225,000 in January 2023, while it was \$200,000 in St. Louis. The January 2023 median home price in Springfield was \$225,000. Therefore, homeownership is out of reach for many households in these areas.

Are there any community assets in these areas/neighborhoods?

Missouri's communities have a wide array of assets that are brought to bear on housing affordability and other housing conditions. These organizations include local government, nonprofits, faith-based organizations, neighborhood organizations and school boards. The Missouri Community Action Network (Missouri CAN) and its member Community Action Agencies are instrumental in providing much-needed housing services, especially in rural areas. Many of these agencies are sub-grantees for MHDC's homeowner rehabilitation program, and many also apply for the CHDO set-aside funds provided by the HOME program. Agencies applying for CHDO set-aside funds must meet certain criteria to be eligible for those funds. Missouri's Community Action Agencies are able to work with hard-to-reach rural communities, and MHDC partners with these agencies to build successful housing developments. MHDC collaborates with and maintains an ongoing relationship with the Missouri Interagency Council on Homelessness (MICH), which was established with a mission to promote public and private coordination and collaboration, develop new strategies to evaluate and allocate resources, remove barriers to accessing services, evaluate unmet needs, provide supportive services and address affordable housing needs, implement effective solutions to build economic security and promote and support activities that prevent homelessness. The MICH consists of state agencies, nonprofit organizations, the state's eight (8) CoCs, and formerly homeless citizens.

Are there other strategic opportunities in any of these areas?

Other strategic opportunities are identified in MHDC's Five-Year Strategic Plan for Affordable Housing for the State of Missouri. These opportunities focus on ELI rental housing, special needs housing, the preservation of affordable housing (especially in rural areas), linking affordable housing with economic development activities and engaging in effective implementation practices.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet connectivity has serious challenges in Missouri. According to the Missouri Department of Economic Development's Broadband Department, recently published Federal Communications Commission data suggests 496,966 Missouri homes and businesses are unserved or underserved by federal definitions (no wired or licensed fixed wireless technologies offering speeds over 100 Megabits per second download and over 20 Mbps upload). 262,649 of these homes or businesses are in census block groups where 51 percent of households were low or moderate income according to figures calculated by the Office of Community Planning and Development at the Department of Housing and Urban and Development using the 2011-2015 American Community Survey 5-year estimates. Large public investments in broadband are anticipated in coming years, including \$265 million in American Rescue Plan (ARPA) funds and a larger investment associated with the Broadband Equity, Access, and Deployment program.

The need for broadband in Missouri communities is clearly overwhelming as evidenced by the recent \$265 million investment that has recently been awarded to communities throughout Missouri, though over \$1.3 billion was requested in grant applications.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having more than one broadband Internet service provider serving the jurisdiction is desirable to help secure competitive terms. According to statistics received from the Department of Economic Development's Broadband Department, forty percent of Missourians who do have Internet service have only one service provider offering broadband level speeds to their home or business. Increasing the number of providers will help secure competitive terms for internet service.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Climate change is affecting Missourians. According to statesatrisk.org, Missouri averages 15 days per year with temperatures reaching extreme and dangerous levels. It is predicted that by 2050, it will increase to 60 days. There are also additional concerns about a rise in flooding due to increased precipitation. Missouri is noted as ranking in the bottom five states for its preparedness actions related to inland flooding risks. More than 220,000 Missourians are living in areas at risk of flooding. More than 1.2 million people living in Missouri are at an elevated risk of wildfires. Further, it has been predicted that an approximate seventy percent increase in its index of the severity of a widespread drought will occur by 2050.

In 2022, according to PBS.org, Climate change affected thousands of people with record-breaking rainfall and severe flash flooding that destroyed thousands of homes. Many months later there was severe drought that affected the Missouri and Mississippi rivers where they could only support limited crucial barge traffic which can affect Missourians supply. Weather extremes are taking an enormous toll on the state. Climate change is a crisis with increasing urgency.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

4451 and 4317

The State often experiences disaster events, with three federally-declared disaster events occurring since 2017 for which HUD funding has been appropriated. The most common types of disasters including flooding, tornadoes, and straight-line winds. The Missouri Disaster Recovery Framework, modelled after the National Disaster Recovery Framework, was developed in order to ensure timely disaster response, recovery, and mitigation efforts.

Low to moderate income households struggle as it is, without disaster. LMI households are most vulnerable to disaster as disasters further enhance poverty, which leaves these homes searching for economic equality. With limited opportunities and resources to manage the results of the disaster, it makes it hard for the socio class to be resilient. However, vulnerability is not just about poverty. According to pervionweb.net, research has shown impoverished people are more likely to live in hazard-exposed areas and are not as able to invest in measures to protect their family from disasters. Areas such as lack of insurance and social protection makes those impoverished use their already limited assets which sends them further into poverty. This makes them a higher risk for loss of life, injury and damage, cause a loss of livelihood, displacement poor health, food insecurity and more. Further, if not already impoverished, natural disasters can lead to poverty.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Missouri has identified a number of high priority needs, and has targeted available resources toward several specific goals that are designed to address those needs. These needs include affordable housing for low income households, homeless and special needs persons, public improvements and facilities for low and moderate income persons, water and wastewater improvements for failing systems, economic development opportunities for low and moderate income persons, and disaster recovery projects. The State uses a gap financing approach on the targeting of these resources, and targets them in areas that are not met via other resources. The state agencies charged with developing and implementing this Plan, partner with other state, federal and local agencies to deliver the programs that meet the identified needs. In addition, these resources are used to leverage other existing resources via these partner agencies. The State also has a monitoring plan for each program that ensures statutory and regulatory compliance, as well as consistency with this plan.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Balance of State Continuum of Care
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The BoS CoC is made up of 101 rural counties in Missouri. The counties in the Balance of State exclude: St. Louis City, St. Louis, Lincoln, Warren, St. Charles, Andrew, Buchanan, DeKalb, Jackson, Greene, Webster, Christian, Jasper and Newton.
	Include specific housing and commercial characteristics of this target area.	Rural Missouri exhibits resource scarcity for families and individuals who are experiencing or are at-risk of homelessness. Often times, people are doubled-up or couch surfing in rural counties and an accurate count of the need is understated.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	MHDC relies on and supports each CoC in its development of the local strategy to prevent and end homelessness. MHDC regularly attends CoC meetings and offers application and funding training in order to bring together mainstream service providers and homeless assistance providers to facilitate collaboration. During CoC meetings, providers and citizens provide input on the needs of their communities to find solutions to address homelessness.
	Identify the needs in this target area.	Permanent Affordable Supportive Housing, Rapid Re-Housing Programs, Homeless Prevention Programs, Housing First, Transportation, Emergency Assistance, Home Repair, Emergency Shelter, Street Outreach, and maintenance of CE Systems.

	What are the opportunities for improvement in this target area?	MHDC will continue to provide resources to preserve and build permanent affordable housing in rural communities. MHDC will continue to provide funding opportunities for programs that utilize the housing first model. Under the ESG program, transportation is an allowable expense and could be used as a resource.
	Are there barriers to improvement in this target area?	Often rural homelessness is unaccounted for and the general public is not aware of the severity of the problem, and thus, the issue is not adequately addressed. CE assists in removing some of these barriers by producing a coordinated effort to deliver assistance to and support these rural regions. In addition, the lack of funding and access to safe, decent and sanitary housing continues to be a barrier to individuals and families who are homeless or at-risk of homelessness in rural areas.
2	Area Name:	Non-Entitlement Community & Economic Development
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	There are no specific target areas. CDBG works with all non-entitlement Missouri communities who meet the guidelines.
	Include specific housing and commercial characteristics of this target area.	NA
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	NA
	Identify the needs in this target area.	NA
	What are the opportunities for improvement in this target area?	NA

	Are there barriers to improvement in this target area?	NA
3	Area Name:	Non-Entitlement Housing
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Statewide Housing
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Funding through the HOME and HTF Programs are made available for the development and preservation of affordable housing throughout the state of Missouri.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>ACS data for 2019 shows that Missouri has a total of 2,790,397 housing units; approximately 87 percent of those units are occupied. Missouri has a homeownership rate at nearly 67 percent and a renter rate of just over 33 percent. 2015-2019 CHAS data shows that Missouri's housing stock reflects a relatively consistent variety in terms of age with the majority of units built before 2000. Over 563,000 housing units in the state are located in multi-unit dwellings (duplexes up to 20 or more units) making up approximately 20 percent of the total housing units in the state.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>MHDC holds annual statewide public hearings where diverse stakeholders such as developers, residents, local community members, and public agencies can provide feedback on the proposed housing units and programs in their area. The information offered at these meetings provides MHDC with critical insight into the diverse housing and development needs of communities across the state.</p>
<p>Identify the needs in this target area.</p>	<p>The affordability of housing continues to present a significant challenge for Missouri households. 2019 ACS data shows the average gross rent for the state is \$830. CHAS data shows that 108,745 low income renters (>30% to less than or = 50 percent HAMFI) pay more than 30 percent of their household income to housing and 27,960 pay more than 50 percent of their income towards housing. Missouri's extremely low income renters (less than or = 30 percent HAMFI) are cost burdened at even higher rates; with 152,280 households paying more than 30 percent of their household income toward housing costs, and 121,295 paying more than half of their household income toward housing costs.</p>

	<p>What are the opportunities for improvement in this target area?</p>	<p>Missouri has communities in urban, rural and suburban areas that are in close proximity to employment, quality schools, transportation and other essential services. MHDC will strive to rehabilitate older housing and construct new housing in these areas that is affordable to low, very low, extremely low, and moderate income families in communities with the greatest need. As noted throughout this plan, Missouri's aging housing stock is a significant concern for low-income residents in the state as housing units constructed before the year 2000 make up the vast majority of the existing stock.</p>
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<p>Are there barriers to improvement in this target area?</p>	<p>In the 2022 Analysis of Impediments to Fair Housing Choice for the State of Missouri, the following housing issues were identified as barriers to housing choice: Not-In-My-Backyard (NIMBY) attitudes and behaviors in low-poverty areas, a lack of knowledge and enforcement around fair housing rights and basic landlord-tenant rights and responsibilities, a lack of decent and safe affordable housing that is both accessible and sustainable for persons with disabilities and vulnerable individuals, and a lack of affordable housing across all regions of the state, specifically, rural areas.</p> <p>Additionally, LIHTC regulations governing income eligibility, particularly the AMI rent restriction limits and how those restrictions impact LIHTC developments in small, rural counties, continue to present challenges for financing housing developments that are truly affordable to low-income households in these communities. Limited funding for homeownership and affordable housing programs further exacerbates the gap between the need for housing and the available supply.</p> <p>Although emergency support programs around housing and utility assistance increased through the Covid-19 pandemic, many of these programs, as well as other federally assisted benefits, are reaching their conclusion and housing affordability will continue to present challenges for ELI and VLI households. Combined, these barriers pose very real challenges to housing providers, developers, advocates, and those in need of housing. The state will continue to promote its mission of developing safe, affordable housing amid the growing gap between stifled incomes and rising housing costs.</p>
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

MHDC's Response (WILL NEED REVIEW, WAS NOT PREVIOUSLY DRAFTED):

Allocating investments geographically within the state does not apply to all three partners within the Consolidated Plan. The multi-family HOME allocation is part of MHDC's larger rental production and rehabilitation application process, and its annual HOME allocation is used to finance rental production at a very low interest rate. Rental applications are reviewed according to primary and secondary thresholds, selection criteria as described in the annual QAP, and the geographic priority. MHDC will award HeRO funds based on a statewide competition if a need is demonstrated. All applications will be reviewed and compared based on the projects described in the application, and each item will be reviewed and a score determined at MHDC's sole and absolute discretion will be assigned. Once scores are calculated, the applications will be ranked in order of the highest score to the lowest score and funding will be based upon such ranking. Home repair funds are used in rural, non-metropolitan areas or areas that have been declared as a state or federal disaster area. CDBG and DHSS do not allocate based on geographic areas. Project need is the primary basis for funding.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Development of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill veterans Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Statewide Housing
	Associated Goals	Development of Affordable Housing HIV Aids Disaster Recovery

Description	<p>According to 2015-2019 CHAS Data, there are 153,815 renter households in Missouri who pay more than 50 percent of their gross income for rent and utilities, making up almost 20 percent of all renter households. While affordability challenges were amplified by the pandemic, and made more visible, it is widely understood that when families and individuals must pay more than half of their total income toward housing costs alone, this cost will compete with other basic necessities such as food, clothing, health care, child care, education, transportation, which has an extremely negative impact on overall quality of life. Moreover, renter households with housing cost burden above 30 percent, but below 50 percent of their income was over 309,615 households, and made up nearly 40 percent of all households living in renter occupied units.</p> <p>Additionally, affordable housing for the elderly continues to be a need for the state of Missouri. Census data projects that by 2030, persons over 65 will represents more than 20 percent of all Missourians or approximately 1.4 million people. This dramatic increase in the number of seniors will continue to have a profound and far-reaching impact on the supply, demand, availability and cost of housing and related services for seniors. Since 2018, MHDC averages a 27 percent approval rate for senior HOME rental units. Through affordable housing development, MHDC is in a position to meet the needs of seniors such as stable affordable housing costs and proximity to services and opportunities. Through affordable housing development, MHDC is in a position to meet the needs of seniors such as stable affordable housing costs and proximity to services and opportunities.</p> <p>In order to continue fostering greater investment in affordable housing options, and fair housing choice, MHDC's QAP includes prioritization metrics for developments that meet the following Set-Aside Preferences: Permanent Supportive Housing and Vulnerable Persons. A person in need of Permanent Supportive Housing is a person who is: (a) physically, emotionally or mentally impaired or is experiencing, or being treated for, or has a diagnosis or a history of mental illness; or (b) developmentally disabled. A vulnerable person is a person who is: (a) homeless, as defined by HUD, including survivors of domestic violence and human or sex trafficking; or (b) a youth transitioning from foster care. MHDC includes victims of sex and human trafficking in the definition of victims of domestic violence.</p>
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	Basis for Relative Priority	<p>A vast majority of Missouri's affordable housing resources are coordinated by MHDC. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Funding decisions are made in accordance with the Qualified Allocation Plan and other allocation plans (including the HTF allocation plan), and is approved by MHDC Commissioners. Federal resources, including HOME and HTF are leveraged with alternative funding resources as they become available in connection with the private/public partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively meet the needs of the Missouri citizens including individuals and families who represent special needs populations and other vulnerable or at-risk populations.</p>
2	Priority Need Name	Preservation of Affordable Housing
	Priority Level	High
	Population	<p>Extremely Low Low Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill veterans Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions</p>
	Geographic Areas Affected	Statewide Housing
	Associated Goals	<p>Preservation of Affordable Housing Disaster Recovery</p>

	Description	<p>As Missouri's affordable housing stock continues to age, more emphasis must be given to the rehabilitation and preservation of affordable housing for low-income persons and families. According to 2015-2019 CHAS data, 1,321,605 units were built before 1980. Therefore, we expect that the current affordable housing stock is also showing signs of aging and in need of substantial rehabilitation.</p> <p>Substandard housing is a concern for many households in the state: ACS data for 2019 indicates there were 27,640 occupied housing units in Missouri that lacked complete kitchen and/or plumbing facilities. However, there are many additional units which have serious deficiencies in their electrical or heating systems; or have other major structural deficiencies and are in need of substantial rehabilitation.</p> <p>MHDC is placing an emphasis on the preservation of affordable housing for low-income persons and families. MHDC will use HOME, HTF and other available resources to provide financing equity for non-profit and private developers who propose to rehabilitate and preserve older affordable rental housing developments.</p> <p>MHDC has established a HOME Repair Program for qualified non-profit agencies for the purpose of home repair, weatherization, accessibility improvements and lead abatement in owner-occupied homes and will make funding available as agencies are able to support the program in rural areas. The HeRO program is available to non-profit agencies that undertake the eligible activities on behalf of low and moderate-income families in non-metropolitan areas. The yearly amount of HeRO funds that MHDC administers (and will likely administer going forward) has decreased. MHDC has the discretion to redirect unused HeRO funds to the general HOME pool and use in conjunction with rental production through the LIHTC program.</p>
	Basis for Relative Priority	Missouri has an aging rental and homeowner housing stock. For owner-occupied homes, MHDC works to keep homes affordable and safe through the rural Home Repair Opportunity Program (HeRO) based on the need and capacity to run the program in rural areas. Additionally, rental rehabilitation is a priority for MHDC, and since 2018, over 31 percent of the HOME rental units delivered have been in rehabilitation projects.
	3	
	Priority Need Name	Services to Homeless Individuals and Families
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Balance of State Continuum of Care Statewide Housing
	Associated Goals	Emergency Solutions Grant (ESG) Program HIV Aids
	Description	The Emergency Solutions Grant (ESG) Program is designed to identify sheltered and unsheltered homeless individuals and families, as well as, those at risk of homelessness through the CE System, and provide services necessary to help persons quickly regain stability in permanent housing after experiencing homelessness or a housing crisis.
	Basis for Relative Priority	Stable permanent housing for people who are experiencing homelessness or are in a housing crisis.
	4 Priority Need Name	Community Improvement
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Individuals Families with Children Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Non-Entitlement Community & Economic Development
	Associated Goals	Economic Development Water/Wastewater Community Improvement Emergency and Long Term Recovery Disaster Recovery State CDBG Admin
	Description	Community Improvement encompasses public and community facilities improvement projects. This would include projects such as demolition, construction, reconstruction, rehabilitation or installation of public facilities and general infrastructure improvements. This would also include lead-based paint projects. In the last five years 83.24% of projects recorded thus far went to public improvements. These projects will be under the CDBG Competitive Program.

	Basis for Relative Priority	The priority of public facilities is evidenced by the number of applications over the last five years from entities seeking new or renovated facilities. Further, the demand for funding has increased over the last five years due to Covid. There has become an evident need for increasing the number of people provided with new or improved sustainability of suitable living environments through slum and blight reduction, emergency assistance, and other rehabilitation of existing public facilities in LMI areas.
5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Non-Entitlement Community & Economic Development
	Associated Goals	Economic Development Water/Wastewater Community Improvement Emergency and Long Term Recovery Disaster Recovery State CDBG Admin
	Description	The state of Missouri encourages local, regional and state entities as well as local communities to engage in the variety of opportunities provided to them in helping identify areas of focus for funding. This includes construction of key projects related to road, rail, port, drinking water, sewer, and utilities infrastructure. Attracting business and industry is dependent upon and strongly influenced by improvements in these areas especially infrastructure as this also affects existing businesses and communities. Associated goals include Economic Development, including industrial infrastructure and revitalizing downtown areas.
	Basis for Relative Priority	Economic Development is key to revitalizing communities and helping Missourians prosper. Increasing services and infrastructure helps increase the availability and accessibility of economic opportunity. It promotes sustainability and helps with attracting investment, which in turn supports job retention and creation.

6	Priority Need Name	Water/Wastewater
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Non-Entitlement Community & Economic Development
	Associated Goals	Economic Development Water/Wastewater Community Improvement Emergency and Long Term Recovery Disaster Recovery State CDBG Admin
	Description	The need for water and wastewater improvements in the state of Missouri exceeds the available resources. With CDBG only providing funding to fill the gap of what is needed to finance a project, partnerships with USDA Rural Development and Missouri Department of Natural Resources are necessary to meet public infrastructure needs. With the recent flooding events and other disasters as well as antiquated equipment, communities and counties need to address their water/wastewater infrastructure to protect their citizens and provide improved local water and sewer facilities to help eliminate health and safety concerns.
	Basis for Relative Priority	There is a real need in the state of Missouri for water/wastewater improvements. Improving accessibility, availability and quality is necessary and often required for Missourians to have suitable living environments. Therefore it is necessary to continue the construction and rehabilitation to public facilities to benefit areas with an LMI percentage of 51% or higher.
7	Priority Need Name	Emergency and Long Term Recovery
	Priority Level	High

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Non-Entitlement Community & Economic Development
	Associated Goals	Economic Development Water/Wastewater Community Improvement Emergency and Long Term Recovery Disaster Recovery State CDBG Admin
	Description	Emergency and long-term recovery projects are essentially a result of disaster such as flooding, tornados, fires, etc. which have caused detriment to communities and resulted in an immediate health concern or danger to Missourians.
	Basis for Relative Priority	Emergency and long term recovery continue to be a need based on previous, current and pending projects. Though some of the recent disasters such as flooding have not been named "official" disasters, there is an overwhelming amount of inquiry for fixing stormwater drains, water/wastewater infrastructure, and areas of flooding, to curb if not eliminating imminent danger and immediate health concerns.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Recently, MHDC has not utilized its state HOME funds for TBRA. If it is later determined that HOME Funds could be better utilized for this purpose, MHDC will explore the feasibility of doing so. ESG utilizes homelessness prevention and rapid re-housing funds to provide TBRA.
TBRA for Non-Homeless Special Needs	MHDC does not utilize its HOME funds for TBRA. If it is later determined that HOME Funds could be better utilized for this purpose, MHDC will explore the feasibility of doing so.
New Unit Production	MHDC does not set specific goals or market characteristics to influence the use of HTF or HOME funds for new unit production, but does take other priorities into consideration such as: set-aside housing, service-enriched housing, preservation and Qualified Census Tracts. MHDC serves the entire state of MO, funding is therefore allocated based on the needs of each unique community.
Rehabilitation	MHDC does not set specific goals or market characteristics to influence the use of HOME funds for rehabilitation, but does take other priorities into consideration such as: set-aside housing, service-enriched housing, preservation and Qualified Census Tracts. MHDC serves the entire state of MO, funding is therefore allocated based on the needs of each unique community.
Acquisition, including preservation	MHDC does not set specific goals or market characteristics to influence the use of HTF or HOME funds for acquisition, including preservation, but does take other priorities into consideration such as: set-aside housing for special needs vulnerable persons, service-enriched housing, preservation and Qualified Census Tracts. MHDC serves the entire state of Missouri, funding is therefore allocated based on the needs of each community.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

All three state agencies will fund projects as outlined in the Consolidated Plan.

MHDC will source funding from a variety of locations in order to support the goals outlined within this consolidated plan, which are to increase and preserve the number of affordable housing developments and units available across the state of Missouri. As the state housing finance agency, a vast majority of Missouri's affordable housing resources are coordinated by MHDC, and thus, the agency expresses a strong dedication to strengthening communities and the lives of Missourians through expanding existing financing, development and preservation opportunities for affordable housing. Funding decisions are made annually in accordance with the agencies' annual Qualified Action Plan (QAP) and other allocation plans, including the Housing Trust Fund (HTF) allocation plan, as approved by MHDC Commissioners. Federal resources from the HOME and HTF Programs are leveraged with alternative funding resources within the public/private partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively address the needs of the Missouri citizens, including individuals and families who represent special needs populations and other vulnerable or at-risk populations.

CDBG is dedicated to funding as many projects as possible with the resources allocated. CDBG funds the remaining gaps in projects where all other resources are exhausted which means there are other funding partners in most every project that CDBG funds. Between those resources and the CDBG allocations, thousands of low-income Missourians will be assisted.

All public hearings, webinars, posted plans, and additional consultations related to the anticipated resources within this Consolidated Plan included actual funding amounts for all formula allocations, except for Housing Trust Fund (HTF), which was based on previous year allocations. The State made it clear that all proposed HTF activities were based on estimated amounts and stated that proposed activities' budgets would be proportionately increased or decreased to match actual allocation amounts when made available by HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,383,549	82,500	558,931	24,024,980	93,197,033	\$23,383,549 will be allocated for FY23 to fund non-entitlement CDBG programs under Economic Development, Community Improvement, Water/Wastewater and Emergency and Long Term Recovery. There is approximately \$82,500 in program income for the first year. There is also an estimated \$558,931 in rollover. This totals an estimated \$24,024,980 in the expected amount for year 1. The estimated amount remaining for the following four years is \$93,197,033. This totals approximately \$117,222,013, in total five year allocation. Less a 3% admin fee of approximately \$3,564,135 which brings an estimated \$113,675,878 (rounded) being available for allocation to subrecipients.FIRST YEAR - Three percent is deducted for State admin is an approximate amount of \$703,981 for the first year. Deducting this leaves an estimated amount of \$23,320,999 for year one to distribute in subrecipient awards. Each of the remaining four years is similar to that though the rollover amount is not
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								<p>calculated and the program income varies, as does the admin amount to be deducted. The approximate amount for allocation for each year is as follow, followed by an estimation of admin fees (rounded):Year 1: \$24,024,980 less \$703,981 in Admin fees = \$23,320,999Year 2: \$23,958,220 less \$718,747 in Admin fees = \$23,239,473Year 3: \$23,006,041 less \$711,527 in Admin fees = \$23,006,041Year 4: \$23,233,050 less \$718,548 in Admin fees = \$23,233,050Year 5: \$22,999,722 less \$711,332 in Admin fees = \$22,999,722Adding each of the five years estimated allocation = \$117,222,013.Adding each of the five years estimated allocations = Totals \$113,675,878 less adminAdding each of the five years estimated admin fees = \$3,564,134.65\$119,363,419.50-\$3,564,134.65 = 115,799,284.80 = 115,799,285Each of the four goals will be allocated in the following percentages:Community Improvement 55%Economic Development 20% (Industrial Infrastructure 13%, Downtown</p>
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								<p>Revitalization 7%)Water/Wastewater 20%Emergency/Long Term Recovery 5% Based on these percentages and the estimation of funds available each year, less the 3% admin fee, the amount for each category is similar but would vary by the amount of program income and less the administrative cost. The first year is estimated to be:Community Improvement - \$12,826,549Economic Development - \$4,664,200Water/Wastewater - \$4,664,200Emergency/LTR - \$1,166,050Each of the following years' distribution to the categories is very similar to year one. The adjustments would come based on the program income, and any rollover, less the admin fee.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	13,794,652	8,000,000	0	21,794,652	87,178,608	The purpose of the HOME Investment Partnerships (HOME) Program is to expand the supply of decent, safe and affordable housing for extremely low, very low and low income households. The HOME program requires an annual match based on the amount of HOME funds drawn down by MHDC for the fiscal year. MHDC will utilize the following sources to meet the required annual match: 1. Loans originated from the proceeds of multi-family bonds issued by MHDC. The amount of the bonds contributed to the match would never exceed the 25 percent of bond proceeds used to meet its annual match requirement. 2. MHDC funds (non- federal funds) will be used to provide loans for Multi-family developments that are not HOME assisted developments. The program income estimation is based on the last five years solely for the purpose of this Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,178,127	0	0	1,178,127	4,712,508	DHSS administers the Outstate HOPWA program to prevent homelessness for Ryan White Part B HIV Case Management clients in the Outstate regions of Missouri. Because the Outstate HOPWA program is centralized within the Ryan White Part B Case Management system, the funding is utilized for direct client services paid directly to the service provider or landlord. This process has proven to be successful for several years and has reduced the number of HIV positive individuals who are homeless within the program.

ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	2,858,041	0	0	2,858,041	11,432,164	Missouri receives an annual allocation of ESG funds to identify sheltered and unsheltered homeless individuals and families, as well as those at risk of homelessness, to provide the services necessary to quickly regain stability in permanent housing after experiencing homelessness or a housing crisis. DED receives the state allocation of ESG funds and through an MOU, MHDC administers the program and provides funds to non-profit agencies. The ESG Program requires a match, CoC and CE participation. MHDC matches any administration funds that are retained at 100 percent. The non-profit agencies administering the ESG program must also provide a 100 percent match on any grant funds awarded unless otherwise waived by HUD. State ESG recipients are exempt from matching the first \$100,000 of their allocation as long as the exemption is passed on to the agencies administering the program. MHDC will pass this match exemption on to qualified agencies. All sub-grantees must provide at
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								least a 100 percent match consisting of eligible documented resources.
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	5,346,518	10,000	0	5,356,518	21,426,072	The purpose of the HTF program is to expand the supply of decent, safe and affordable housing for extremely low and very low income households.

Other	public - federal	Acquisition Admin and Planning Conversion and rehab for transitional housing Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing placement Public Improvements Public Services Rental Assistance	28,150,003	0	0	28,150,003	112,600,015	A total of \$68,382,018 was received in response to the severe storms, tornadoes, straight-line winds, and flooding for unmet needs due to the national disasters of 2017 to help alleviate the unmet housing, infrastructure, and economic revitalization needs. HUD has specified, that all disaster funds first serve unmet housing needs. At the point that the unmet housing need is exhausted, the CDBG Program will use the remaining funds in areas of unmet need in the categories of infrastructure and economic revitalization. \$9,847,018 of that total is for unmet needs in infrastructure. As a result of the 2019 disaster, HUD allocated \$30,776,000 in the form of CDBG DR-4451. CDBG-MIT funds were allocated in the amount of \$41,592,000 to assist in mitigating against disaster risks and are to be used to mitigate against future disasters. These funds were allocated as a result of congress awarding assistance in response to the declared disasters. These were issued once therefore, if combined,
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Short term or transitional housing facilities Transitional housing						\$140,750,018 was received one time to address disasters, which will be expended during the performance periods of each grant.

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

MHDC leverages its federal funding, such as HOME and HTF funds, in the rental production and rehabilitation program with many funding sources such as LIHTCs, bond proceeds, the Missouri Affordable Housing Assistance Program, MHDC's funds, private equity, and many other outside sources. Of the eighty-eight HOME developments approved since 2018, over ninety-seven percent of them have additional MHDC resources, such as tax credits, tax-exempt bonds, or MHDC general funds.

The HOME program requires an annual match based on the amount of HOME funds drawn down from the HOME Investment account for the fiscal year. MHDC will utilize the following sources to meet the required annual match: 1. Loans originated from the proceeds of multi-family bonds issued by MHDC. The amount of the bonds contributed to the match would never exceed the 25 percent of bond proceeds used to meet its annual match requirement. 2. MHDC funds (non- federal funds) will be used to provide loans for Multi-family developments that are not HOME assisted developments. The program income estimation is based on the last five years solely for the purpose of this Consolidated Plan.

The CDBG program does not require a local match and is gap financing only. Local governments are required to exhaust all local and other state/federal funding sources prior to using CDBG for the final funding gap for the project. Generally, state CDBG funds are the last component of a project's funding package. Local and other state/federal funding resources are committed prior to the injection of CDBG. Further, the

Department of Economic Development's (DED) Division of Administration staff provide support to the CDBG Program through the services provided such as human resources, accounting/fiscal, budget, legal counsel, communications, policy, strategic planning, mailroom and the Director's Office. A portion of their salary and fringe is used to cover CDBG match, as well as a portion of expense and equipment, and their leasing costs for space. ITSD also provides services to DED and a portion of those salaries, fringe and E&E is used to cover CDBG match.

For the CDBG disaster recovery funds, there are typically no match requirements. "The provisions outlined under 42 U.S.C. 5306(d) and 24 CFR §570.489(a)(1)(i) and (iii) will not apply to the extent that they cap state administration expenditures and require a dollar-for-dollar match of state funds for administrative costs exceeding \$100,000. Pursuant to 24 CFR §58.34(a)(3), except for applicable requirements of 24 CFR §58.6, administrative and management activities are exempt activities under this Action Plan."

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

N/A

Discussion

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Missouri Department of Economic Development	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	State
MISSOURI HOUSING DEVELOPMENT COMMISSION	Government	Homelessness Non-homeless special needs Rental neighborhood improvements	State
Missouri Department of Health and Senior Services	Government	Homelessness Rental	State

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Each of the three Missouri agencies that are a part of the 2023 Consolidated Plan have their own processes and procedures and play different roles in the institutional delivery system.

MHDC administers the ESG program and also administers the HTF. In addition, MHDC administers a variety of federal, state and locally funded programs with the same objectives that are outside of the scope of the Consolidated Plan. MHDC requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC in which they receive funding. MHDC also solicits feedback from the CoC for each application for funding received to understand the priorities and needs of each CoC. Consolidated administration for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

MHDC collaborates with the MICH whose mission is to promote public and private coordination and collaboration, develop new strategies to evaluate and reallocate resources, remove barriers to accessing services, evaluate unmet needs and provide supportive services and affordable housing needs, implement effective solutions to build economic security and promote and support activities that

prevent homelessness. The MICH consists of state departments, non-profit agencies, eight CoC, and formerly homeless citizens.

The Department of Economic Development partners with various state and federal agencies (including, but not limited to the Missouri Department of Natural Resources, Missouri Department of Transportation, Delta Regional Authority, U.S. Department of Agriculture - Rural Development, U.S. Department of Commerce, Small Business Administration, State and Federal Emergency Management Agencies, and the Economic Development Administration) to collectively meet the needs of eligible areas of the State. In addition, the Department has an excellent relationship with the Missouri Regional Planning Commissions. While specific gaps in the delivery system vary with different conditions, the strengths to overcome those gaps are enhanced by having these multi-faceted relationships.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy		X	
Legal Assistance		X	
Mortgage Assistance		X	X
Rental Assistance		X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics		X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse		X	X
Child Care		X	
Education		X	
Employment and Employment Training		X	
Healthcare		X	X
HIV/AIDS		X	X
Life Skills		X	
Mental Health Counseling		X	X
Transportation		X	X
Other			

Table 55 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

The Department of Health and Senior Services targets all HOPWA funding towards direct housing assistance payments in order to fully maximize funding. In order to qualify for HOPWA assistance, an HIV positive individual must be enrolled in the Ryan White Part B HIV Case Management system and assessed to be in need of housing assistance. Once enrolled in the Ryan White Part B HIV Case Management system, the client is provided access to core and supportive services, including housing, medical care, mental health, substance abuse counseling, oral health, medication assistance, health insurance, and medical transportation. These services are available to individuals with HIV and their families, including those who are veterans, homeless, or chronically homeless.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

MHDC administers the ESG program and requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC solicits feedback from each CoC on funding applications received to understand the priorities and needs of each CoC. Consolidated administration for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

MHDC relies on and supports each CoC in its development of the local strategy to prevent and end homelessness. MHDC administers the ESG program and requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC solicits feedback from each CoC on funding applications received to understand the priorities and needs of each CoC. Consolidated oversight for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

The Department of Economic Development will continue its relationship with partner agencies (state, federal and local) to meet the non-housing community development needs of Missouri.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Development of Affordable Housing	2023	2027	Affordable Housing	Statewide Housing	Development of Affordable Housing	HOME: \$76,281,282 HTF: \$18,747,813	Rental units constructed: 500 Household Housing Unit
2	Preservation of Affordable Housing	2023	2027	Affordable Housing	Statewide Housing	Preservation of Affordable Housing	HOME: \$32,691,978 HTF: \$8,034,777	Rental units rehabilitated: 300 Household Housing Unit Homeowner Housing Rehabilitated: 500 Household Housing Unit
3	Emergency Solutions Grant (ESG) Program	2023	2027	Homeless	Statewide Housing	Services to Homeless Individuals and Families	ESG: \$10,000,000	Tenant-based rental assistance / Rapid Rehousing: 3000 Households Assisted Homelessness Prevention: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$23,444,403	Facade treatment/business building rehabilitation: 10 Business Jobs created/retained: 225 Jobs Businesses assisted: 10 Businesses Assisted
5	Community Improvement	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$64,472,107	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 75000 Persons Assisted Buildings Demolished: 100 Buildings
6	Water/Wastewater	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$23,444,403	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Emergency and Long Term Recovery	2023	2027	Non-Housing Community Development Disaster Related Projects	Non-Entitlement Community & Economic Development	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$5,861,101	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
8	HIV Aids	2023	2027	Affordable Housing	Statewide Housing	Development of Affordable Housing Services to Homeless Individuals and Families	HOPWA: \$3,509,500	HIV/AIDS Housing Operations: 1875 Household Housing Unit
9	Disaster Recovery	2023	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development economic revitalization	Non-Entitlement Housing Non-Entitlement Community & Economic Development Statewide Housing	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery Development of Affordable Housing Preservation of Affordable Housing	CDBG DR: \$140,750,018	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	State CDBG Admin	2023	2028	Admin to support all categories		Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$703,981	

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Development of Affordable Housing
	Goal Description	<p>According to CHAS data for 2015-2019, there were 153,815 renter households at all income limits in Missouri who paid more than 50 percent of their gross income for rent and utilities— making up almost 20 percent of all renter households. If a family must pay more than half of all of its income for housing costs alone, this does not allow for much spending on other basic necessities such as food, clothing, child care, health care, education, transportation, and it has an extremely negative impact on their overall quality of life. In addition, 309,615 households paid more than 30 percent of their gross income for their housing costs— meaning that nearly 40 percent of all renters experience simple cost burden.</p> <p>The state of Missouri, county, and city government officials, non-profit, and faith-based organizations and private sector must prepare now for a potential crisis in housing and related seniors in the very near future. Missouri’s senior population age 65 and older is projected to increase to more than 20 percent of Missourians, or 1.4 million in 2030. This dramatic increase in the number of seniors will undoubtedly have a profound and far-reaching impact on the supply, demand, and availability and cost of housing and related services for seniors. These seniors must make difficult choices between paying their housing and utility costs and other basic necessities such as food, medicine, healthcare, and transportation. MHDC, as the state’s housing finance agency, has the ability to impact the number of units of affordable housing built in the state each year. An internal review of MHDC data showed that approximately 76 percent of the total, authorized, affordable rental housing developments financed in whole or in part with MHDC assistance in recent years, were designated as housing for senior citizens aged 55 or older.</p> <p>The State will continue to take action to provide more accessible and affordable housing for all low-income households, as well as the necessary integrated and coordinated social services to help seniors, persons with disabilities, and vulnerable individuals to successfully sustain housing. MHDC emphasizes to developers and builders the need to utilize Universal Design standards as part of its ongoing rental production programs; single-family homes, and duplexes built as part of MHDC programs must be designed according to Universal Design concepts. Additionally, two separate and distinct Set-Aside Preferences are defined in MHDC’s QAP: Permanent Supportive Housing and Vulnerable Persons. A person in need of Permanent Supportive Housing is a person who is: (a) physically, emotionally or mentally impaired or is experiencing, or being treated for, or has a diagnosis or a history of mental illness, (b) developmentally disabled. A vulnerable person is a person who is: (a) homeless, as defined by HUD, including survivors of domestic violence and human or sex trafficking; or (b) a youth transitioning from foster care.</p>

2	Goal Name	Preservation of Affordable Housing
	Goal Description	As the affordable housing stock continues to age, more emphasis must be given to the rehabilitation and preservation of affordable housing for low-income persons and families. According to 2015-2019 CHAS data, 1,321,605 units were built before 1980. Much of this affordable housing stock is showing signs of aging and in need of substantial rehabilitation. Substandard housing is a concern for many households in the state; 2019 ACS data indicates there are 27,640 housing units in Missouri that are without complete plumbing and/or kitchen facilities. However, there are many additional units which have serious deficiencies in their electrical or heating systems, or have other major structural deficiencies and are in need of substantial rehabilitation, but do not fully meet the definition of substandard housing. MHDC emphasizes the preservation of affordable housing for low-income persons and families. MHDC will use HOME, HTF and other available resources to provide financing equity for non-profit and private developers who propose to rehabilitate and preserve older affordable rental housing developments. MHDC has established the HeRO Program to provide funding to a network of qualified non-profit agencies for the purpose of home repair, weatherization, accessibility improvements and lead abatement in owner-occupied homes. The yearly amount of HeRO funds that MHDC administers (and will likely administer going forward) has decreased. MHDC has the discretion to redirect unused HeRO funds to the general HOME pool and use in conjunction with rental production through the LIHTC program.
3	Goal Name	Emergency Solutions Grant (ESG) Program
	Goal Description	Data collected from the 2019 Point In Time Count identified 6,179 individuals who were either sheltered or unsheltered, and experiencing homelessness. Programs funded under the ESG program's goal is to reduce the length of stay for individuals and families utilizing emergency shelters during their housing crisis in order to reduce the length of time that individual or family experiences homelessness. In addition, as a goal, the state will reduce the amount of time it takes to locate and obtain affordable housing for those utilizing homelessness prevention or rapid re-housing dollars.

4	Goal Name	Economic Development
	Goal Description	This funding goal helps communities strengthen the local economy in communities. The objective is to increase the number of people provided with new or improved availability/accessibility of economic opportunity through job creation/retention and further, increase the target areas of job training and expansion and improvements to infrastructure for businesses and downtown revitalization projects. Example projects might include acquiring, constructing, rehabilitating, or installing commercial or industrial buildings, structures and other real property equipment and improvement, including railroad spurts or similar extensions. In addition, public facilities and improvements could be classified under economic development is it supports economic development endeavors. This might include improvements to water, sewer, roads, drainage, etc.
5	Goal Name	Community Improvement
	Goal Description	The Community Improvement goal is to help construct and/or improve public facilities and other areas within the community. The objective is to increase the number of people provided with new or improved sustainability of suitable living environments through construction/rehabilitation of community and public facilities including infrastructure and lead-based paint in LMI areas. Community Improvement is the competitive program that will include general infrastructure, community facilities and demolition projects. Projects may include the acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements to public facilities and public improvements such as infrastructure improvement, neighborhood facilities (schools, libraries, parks, etc.), facilities for persons with special needs (shelters, nursing homes, etc.).
6	Goal Name	Water/Wastewater
	Goal Description	The water/wastewater goal is to improve local facilities, address health and safety concerns and develop a greater capacity for growth. The objective is to increase the number of people receiving new or improved accessibility, availability or quality of suitable living environments through construction/rehabilitation of water/wastewater improvements LMI percentage of 51% or higher.

7	Goal Name	Emergency and Long Term Recovery
	Goal Description	The Emergency and Long Term Recovery goal is to improve local facilities, address health and safety concerns that have occurred as a result of local or federally-declared disasters for which no other funding is available. The Emergency and Long Term Recovery continue to be offered by need, based on previous, current and pending projects. Though some of the recent disasters such as flooding have not been named "official" disasters, there is an overwhelming amount of inquiry for fixing stormwater drains and curbing flooding in addition to curbing if not eliminating imminent danger and immediate health concerns. The funds are used to address housing, public facility, infrastructure and business assistance needs that occur as a result of a natural or manmade disaster. This includes, but is not limited to acquisition/demolition, housing replacement, road repairs, storm water drains and public facilities.
8	Goal Name	HIV Aids
	Goal Description	The Missouri Department of Health and Senior Services (MDHSS) will accept and distribute an estimated \$1,178,127 in HOPWA formula funding in 2023. HOPWA program funding is divided between Tenant-Based Rental Assistance (TBRA) and Short-Term Rent Mortgage and Utility Assistance (STRMU), with an estimated \$977,845 allocated to TBRA to serve 300 individuals/families and \$200,282 allocated to STRMU to serve 75 households, for a total of 375 individuals/families for each year during the consolidated plan period 2023-2027.

9	Goal Name	Disaster Recovery
	Goal Description	<p>Goals for disaster recovery are identified in each of the CDBG Disaster Action Plans which can be located on the CDBG website. The following is a summary of each Action Plan and their goals per the Federal Register Notice.</p> <p>A total of \$68,382,018 was received in response to the severe storms, tornadoes, straight-line winds, and flooding for unmet needs due to the national disasters of 2017 to help alleviate the unmet housing, infrastructure, and economic revitalization needs. HUD has specified, that all disaster funds first serve unmet housing needs. At the point that the unmet housing need is exhausted, the CDBG Program will use the remaining funds in areas of unmet need in the categories of infrastructure and economic revitalization. \$9,847,018 of that total is for unmet needs in infrastructure. Not less than 70 percent of the aggregate of CDBG program funds may be used to support activities benefitting low-to-moderate income persons and at least 80 percent are to address unmet disaster needs, within the HUD zip codes: 63935, 63965, 64850, 65616, and 65775. Eighty percent of the allocation, no less than \$7,878,000, must be expended within the HUD-identified most impacted and distressed areas as identified by these same zip codes for infrastructure unmet needs.</p> <p>As a result of the 2019 disaster, HUD allocated \$30,776,000 in the form of CDBG DR-4451. The disasters took their greatest toll on housing, especially that of vulnerable Low-to Moderate income citizens who will have a difficult time recovering. No less than \$24,621,000 is to go to St. Charles County, zip code 64437 in Holt County, and zip code 65101 in Cole County. To ensure that the funds assist the most impacted areas, 80 percent of the combined total awarded to Missouri will go to the most impacted and distressed counties.</p> <p>CDBG-MIT funds were allocated in the amount of \$41,592,000 to assist in mitigating against disaster risks and are to be used to mitigate against future disasters as described in the CDBG-MIT Federal Register Notice (84 FR 45838). These funds must be used for mitigation activities defined as those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. The amount of funding provided through the CDBG-MIT allocation and the nature of the programs and projects that are likely to be funded requires that CDBG-MIT grantees and their subrecipients strengthen their program management capacity, financial management, and internal controls. These funds must meet the definition of mitigation, prioritize the protection of low- and moderate-income (LMI) individuals, and that no less than 50% (or \$20,796,000) of the funding be spent in the U.S. Department of Housing and Urban Development (HUD)-identified “Most Impacted and Distressed” (MID) areas.</p>

10	Goal Name	State CDBG Admin
	Goal Description	Stata admin and Planning 3%

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Activities funded with resources made available from the HOME Program and HTF Program will provide affordable housing as defined by HOME 91.315 (b)(2) to families within the extremely low-income, low-income, and moderate-income categories. The Development of Affordable Housing goal for the HOME and HTF Programs estimate 500 rental units constructed to benefit extremely low-income, low-income, and moderate-income households. The Preservation of Affordable Housing goal for the HOME and HTF Programs estimate 300 rental units rehabilitated and 500 homeowner housing units rehabilitated to benefit extremely low-income, low-income, and moderate-income households.

Utilizing HTF dollars, 100 new rental units will be constructed affordable to those at 30 percent AMI or below, while 60 rental units and 100 owner-occupied units at 30 percent AMI or below will be rehabbed. HOME funds will support approximately 160 new rental units for Extremely Low-Income households, 160 for Low-Income households, and approximately 80 new rental units for those at 80 percent AMI or below. Additionally, HOME funds will support approximately 240 rental units and 400 homeowner units to be rehabilitated, with 40 percent of these units serving those at 30 percent AMI or below, 40 percent serving those at 50 percent AMI or below, and the remaining 20 percent serving those at 80 percent AMI or below.

The Missouri Department of Health and Senior Services (MDHSS) will accept and distribute an estimated \$1,178,127 annually in HOPWA formula funding. HOPWA program funding is divided between Tenant-Based Rental Assistance (TBRA) and Short-Term Rent Mortgage and Utility Assistance (STRMU), with an estimated \$977,845 allocated to TBRA to serve 300 individuals/families and \$200,282 allocated to STRMU to serve 75 households, for a total of 375 individuals/families each year during the consolidated plan period 2023-2027.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Missouri's Consolidated Plan partners (DED, MHDC and DHSS) do not manage or oversee funding provided to any of the Public Housing Authorities (PHA) throughout the state. However, MHDC is a member of the Missouri National Housing Association of Housing and Redevelopment Officials (MO-NAHRO) and consulted with PHA member organizations to solicit feedback on the needs they identified for the 2023-2027 Consolidated Plan. Of the PHA's whose responses were collected, 90 percent marked the rehabilitation of existing affordable housing units as a high priority. Accessibility features and universal design would be made more wide-spread with increased funding and support for rehabilitation of affordable housing units under formula grant allocations. Additionally, 70 percent of respondents marked additional community-based supportive services for individuals living in affordable housing and unhoused individuals as high priority, which would include services for those individuals with disabilities, members of vulnerable populations, families, and others.

Activities to Increase Resident Involvements

The Missouri PHA Survey polled PHA's regarding their support for additional funding for organizational capacity building and/or service coordination for housing organizations, which is linked to increased resident involvement. 45 percent of respondents marked this as a medium priority, while approximately 32 percent of respondents marked this as a high priority. Additionally, PHA's were asked to rank the importance of additional funding to decrease barriers for community members seeking assistance and information regarding affordable housing resources. 70 percent marked this as a medium priority, while 10 percent marked it as a high priority.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

There are several ways in which public policies continue to have negative effects on affordable housing and residential investment in Missouri. There are regulatory barriers imposed by various local governments throughout the state, including conflicting laws, rules and regulations that create ambiguity in making affordable housing possible. There is also likely to be uneven application of fair housing law throughout the state which may have a negative impact on fair housing choice among those in protected classes. PHA Survey respondents cited source of income discrimination as an affordable housing issue which needs to be addressed as a result of applicants being denied housing by landlords due to their rental subsidy recipient status. Further, LIHTC regulations related to income restrictions impact development in small rural communities and present challenges for financing developments that are truly affordable. Through its Five-Year Strategic Plan for Affordable Housing for the State of Missouri (2020), MHDC has updated its annual Qualified Allocation Plans (QAPs) guiding LIHTC program implementation, and this has increased the feasibility of rural affordable housing development and preservation. While production and preservation of units affordable to ELI (and to some extent, VLI) households continues to be a challenge, the Five-Year Strategic Plan has also facilitated progress towards meeting these needs. Limited funding for homeownership and affordable housing programs further exacerbates the gap between the need for housing and the available supply. It is important to note that the trend of stagnating wages over the last two decades also plays a role in exacerbating the need for affordable housing across the country. Missouri will continue to promote its mission of developing safe, affordable housing and work to overcome these challenges in our state.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Revisions have been made to the QAP (which incorporates provisions that must be followed when a development is awarded HOME or HTF equity gap funding) in recent years to address barriers to housing choice. Set-aside preferences have been created for: special needs populations, vulnerable persons, developments that meet service enriched criteria, preservation, developments promoting independence enabling housing units (IEHU), CDBG DR projects, Veteran's housing, MBE/WBE participation, extended use affordability periods, developments affordable to households living at or below 50 percent AMI, workforce housing, transit oriented developments, developments that are included in a community redevelopment plan, and those located in opportunity areas. All new construction projects must be designed and built in accordance with the principles of universal design. Additional changes include geographic limits for new affordable housing development in large metropolitan regions (KC and STL), focus on mixed income developments, and prohibiting new construction or conversion developments in areas where publically subsidized housing constitutes more than 20 percent of all units in the census tract where the development will be located.

As affordable units age, deterioration removes them from the available stock; replacing those units with safe, decent, and sanitary affordable housing is critical to ensuring that moderate, low and very low

income households continue to live and work in both rural and urban communities. MHDC continues to categorize the preservation of affordable housing as a funding priority. Recent data on LIHTC tenants show that since 2018, more than 40 percent of LIHTC tenants are considered extremely low income – and a vast majority of those tenants receive some form of additional rental assistance. Programs such as ESG allow MHDC to utilize funds to provide rental assistance. The Analysis of Impediments underscored the fact that housing discrimination continues despite increased education and improved housing access in some communities. The report noted that for low income renters, that discrimination is most pronounced. For some populations, discrimination can, to an extent, be mitigated. The VAWA of 2013 (and reauthorized in 2022) expanded housing protections to eligible residents living in LIHTC developments. MHDC looks to and will continue to work with the MCADSV to ensure housing developers, providers and property management companies understand their responsibilities under VAWA.

MHDC requires all affordable developments to adopt fair housing marketing plans prior to the issuance of funding and makes state and federal fair housing resources available on their website. Creating more affordable housing options for all Missourians, educating property managers about fair housing choice, and improving access to affordable housing resources for those who need it, will continue to be priorities for MHDC. The 2023-2027 Consolidated Plan reflects a continued partnership between PHAs and state community development and housing providers. Missouri's Consolidated Partners will continue to work with MONAHRO and PHAs throughout the state to improve access to processes, encourage collaboration and better align affordable housing priorities.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

MHDC no longer leads outreach events, such as Project Homeless Connect, because of its years of training efforts, many support and outreach based events for unhoused individuals continue annually. Missouri CoCs conduct the Point-in-Time Count annually which measures the extent of homelessness in the state, and provides outreach opportunities to unsheltered homeless individuals and families. Additionally, ESG funds allow for agencies to apply for street outreach dollars. Each CoC is expected to discuss specific outreach strategies in their CoC collaborative applications.

Addressing the emergency and transitional housing needs of homeless persons

In Missouri, the goal is to safely reduce the length of stay for families and individuals in shelters utilizing a housing first approach for them to be permanently re-housed. The CE system of each CoC should be utilized to prioritize resources, and transitional housing opportunities should be reserved for individual subpopulations that require a transitional model to succeed in permanent housing based on best practices.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

MHDC administers ESG, 811 PRA and other state funded homeless assistance programs in a manner that prioritizes funding to agencies who are targeting chronically homeless individuals, families, veterans and unaccompanied youth. Missouri utilizes a housing first approach to house individuals and families and second provide the services they need to remain in permanent housing with a plan tailored for them and with them. Diversion methods incorporated into the CE system are expected to prevent those at-risk of becoming homeless and utilizing scarce funds for those who are literally homeless based on objective assessment tools selected by each CoC.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The MICH established a Discharge Policy in 2011 that was adopted by all Missouri CoCs and state partners. The discharge policy establishes the following guiding principles: efforts to secure permanent housing shall be made prior to being discharged from a state or public facility, such as a mental health facility, substance abuse treatment facility, long-term care facility, or jail/prison; if “temporary” shelter placement is unavoidable, the reasons for this should be documented; if after having exhausted efforts to engage the client in a discharge plan, if the client continues to refuse services, the efforts will be noted; and if a client receiving out-patient services becomes homeless, the state or public facility should work actively with available community resources to locate suitable housing. All Missouri CoCs are implementing a CE System. The CE system serves as a single point of access for those experiencing homelessness. Funding has been made available to support CE systems within CoCs and regions within those CoCs and data is collected to provide information on the coordination between multiple state departments and local stakeholders. In 2019, MHDC was awarded 811 PRA funding and is working over this Consolidated Plan period to launch the program in collaboration with the Departments of Mental Health and Social Services.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

MHDC's Lead Based Paint Policy and Procedures for the rental rehabilitation program, can be found in MHDC's Form 1400, Environmental Review Guide and are available as an attachment to this Consolidated Plan.

All approved developments must follow the requirements in 24 CFR part 35: Complete the HUD Partner Worksheet, including exhibits. Developers must provide MHDC all pertinent information including informal and informal consultations with state and federal agencies and non-federal agencies.

Developers must provide MHDC with the analysis to back up the type of lead-based paint investigation done for a project. This can include the reports, certifications, licenses, and pamphlets.

Developers are encouraged to review the lead-based paint requirements located on the HUD Exchange website and the Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing. In addition to these procedures, MHDC has guidelines for the Physical Needs Assessment, which is submitted with the application for funding. Among other things, this document addresses the need and requirement for a lead-based paint assessment.

Sub-recipients of home repair funds are required to provide their own procedures for addressing lead-based paint issues within the single-family homes they will be rehabilitating, including staff and contractor certifications and procedures for lead risk assessment and must follow abatement requirements. Since 2018, 10 of 85 the HOME rental units rehabilitated triggered a Lead Based Paint Investigation because they were initially constructed before January 1, 1978. These units directly increased access to housing units throughout Missouri with Lead-Based paint hazards remediated. The ESG program requires a lead-based paint visual assessment for all units assisted with financial assistance (rent assistance, utility assistance, utility/rent deposits, or arrears), if the unit was constructed prior to 1978, and a child under the age of six is or will be living in the unit. This screening must be completed and kept in client files for review during compliance visits along with the certification of the person conducting the inspection.

CDBG allows for lead-based pain hazard evaluation and reduction as part of eligible costs for property improvements. Any cost associated with evaluation and reduction of the hazards of lead-based pain are eligible whether alone or in conjunction with other rehabilitation. These expenses might include inspecting buildings for possible lead-based paint hazards; testing surfaces, abatement of lead-based paint, or payment of temporary relocation costs to protect residents from hazards while abatement is taking place.

The DHSS Outstate HOPWA program requires all TBRA and STRMU assisted properties to be assessed for lead-based paint hazards. Ryan White Case Managers complete annual lead-based paint assessment training and are required to notify DHSS if an hazards have been identified. Landlords are notified when lead-based paint hazards have been identified in an assisted unit so that the appropriate steps may be taken to remove the lead-based paint hazards.

How are the actions listed above integrated into housing policies and procedures?

All of the information listed above is located within MHDC's official program desk guides and/or must be addressed in applications for funding. MHDC has staff devoted to all environmental hazards that may arise at any point during the development and construction phases, including lead based paint.

The ESG program requires that agencies keep written policies and procedures for the administration of ESG, including how they will meet the requirements of lead-based paint screenings for shelters or housing units which are reviewed upon compliance inspections.

The DHSS Outstate HOPWA program implemented policies and procedures to address lead-based paint hazards in June 2021.

Lead based paint is identified in the guidelines of the competitive grant cycle, identifying what CDBG is able to fund. CDBG does not have specific housing policies and procedures and would work in conjunction with MHDC if such case came about.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

MHDC is tasked with drastically reducing and ultimately ending homelessness in Missouri. MHDC administers ESG and HTF, along with other federal, state and local programs. By consolidating administration of the homeless assistance programs throughout Missouri, funding can be effectively coordinated for the goal of ending homelessness in Missouri. Missouri addresses poverty-level families through the network of community action agencies who apply for homeless assistance funding, provide disaster services and reaching rural communities. MHDC and many other partners participate on the Missourians to End Poverty (MEP), a committee facilitated by the Missouri Community Action Network bringing the community together to end poverty. MEP focuses on the five key elements that can be addressed to impact the conditions of poverty in Missouri including food, health, education, energy and housing and family and economic security.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Many of Missouri's affordable housing resources are coordinated by MHDC. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Funding decisions are made in accordance with the QAP and other allocation plans approved by MHDC Board of Commissioners. Federal resources will be coupled with private equity and other resources as they are available to MHDC. Additionally, the state coordinates its homelessness programs, including ESG, with other state disaster groups and funding. The state recognizes the effects on housing stability caused by state and federally declared disasters in Missouri and in line with ESG regulations has broadened its "at-risk" homeless definition to include the following: "Has become furloughed, laid off, or otherwise lost income due to the state or federally declared disaster in Missouri and has substantial rental, mortgage, or utility arrears that indicate a loss of housing stability and an increase in the likelihood of becoming homeless."

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Each of the three agencies involved in the Consolidated Planning process have policies and procedures for monitoring projects and the activities carried out, to help ensure compliance and will monitor its own grantees in accordance with established procedures and standards for the particular program. For ESG, MHDC will monitor ESG grants made to non-profit sub-recipients for compliance. Monitoring will include review of payment requests and back-up documentation submitted to MHDC for reimbursement as required by each grant agreement. The compliance officer will review match documentation and ensure that ESG expenditures are obligated and spent within regulatory deadlines and will review all shelters for minimum habitability standards. Agencies found to be out of compliance will be required to submit a Corrective Action Plan in order to reinstate funding. For the HOME/HTF/Rental Housing Production, MHDC's standard construction financing procedures require that a Regulatory Agreement be recorded along with other loan documents for all rental production developments funded through HOME and HTF. The Construction Disbursement Department works with staff to ensure compliance with HUD cross-cutting requirements prior to releasing draws. The Asset Management Division examines Tenant Eligibility and Income Certifications on a regular basis. The owner is responsible for delivering or obtaining appropriate management services for the development to ensure that the units are suitable for occupancy, meet UPCS, and meet local health, safety, and building codes. MHDC may audit HOME-funded developments each year.

CDBG has a standard process for monitoring all applications and projects that includes the entire project development, compliance and financial teams. Each team has their own set of guidelines which are built around the Consolidated Plan. Monitoring checklists are provided to all grantees during the initial training for grant administration, they are also located in the CDBG Admin Manual. The grantee is required to submit all required ordinances/resolutions involving excessive force, anti-lobbying, and fair housing; all financial paperwork; and ER paperwork. All federal wage determinations are requested through the CDBG office to assure compliance with labor standards. CDBG staff evaluate new projects in terms of risk or need for oversight or assistance. The four primary components of CDBG monitoring are: progress on planned activities, program compliance, fiscal management, and fiscal compliance. In addition to complying with all appropriate provisions, recipients must be assured that outside contractors and delegate agencies are likewise in compliance with the various laws and regulations.

DHSS performs an on-site monitoring visit at least twice yearly to the fiduciary agent for the Outstate HOPWA program. Standard monitoring forms are used to record compliance on major aspects of program performance (employment standards, record confidentiality/retention, budget/fiscal record, and annual fiscal audit). DHSS also monitors goal progress by reviewing client files at Ryan White Part B Case Management sites to ensure that HOPWA funds are targeted to those most in need at adequate

levels, to purchase appropriate housing and to ensure that recipients are provided sufficient support to reach independence.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

All three state agencies will fund projects as outlined in the Consolidated Plan.

MHDC will source funding from a variety of locations in order to support the goals outlined within this consolidated plan, which are to increase and preserve the number of affordable housing developments and units available across the state of Missouri. As the state housing finance agency, a vast majority of Missouri's affordable housing resources are coordinated by MHDC, and thus, the agency expresses a strong dedication to strengthening communities and the lives of Missourians through expanding existing financing, development and preservation opportunities for affordable housing. Funding decisions are made annually in accordance with the agencies' annual Qualified Action Plan (QAP) and other allocation plans, including the Housing Trust Fund (HTF) allocation plan, as approved by MHDC Commissioners. Federal resources from the HOME and HTF Programs are leveraged with alternative funding resources within the public/private partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively address the needs of the Missouri citizens, including individuals and families who represent special needs populations and other vulnerable or at-risk populations.

CDBG is dedicated to funding as many projects as possible with the resources allocated. CDBG funds the remaining gaps in projects where all other resources are exhausted which means there are other funding partners in most every project that CDBG funds. Between those resources and the CDBG allocations, thousands of low-income Missourians will be assisted.

All public hearings, webinars, posted plans, and additional consultations related to the anticipated resources within this Consolidated Plan included actual funding amounts for all formula allocations, except for Housing Trust Fund (HTF), which was based on previous year allocations. The State made it clear that all proposed HTF activities were based on estimated amounts and stated that proposed activities'

budgets would be proportionately increased or decreased to match actual allocation amounts when made available by HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	23,383,549	82,500	558,931	24,024,980	93,197,033	<p>\$23,383,549 will be allocated for FY23 to fund non-entitlement CDBG programs under Economic Development, Community Improvement, Water/Wastewater and Emergency and Long Term Recovery. There is approximately \$82,500 in program income for the first year. There is also an estimated \$558,931 in rollover. This totals an estimated \$24,024,980 in the expected amount for year 1. The estimated amount remaining for the following four years is \$93,197,033. This totals approximately \$117,222,013, in total five year allocation. Less a 3% admin fee of approximately \$3,564,135 which brings an estimated \$113,675,878 (rounded) being available for allocation to subrecipients.FIRST YEAR - Three percent is deducted for State admin is an approximate amount of \$703,981 for the first year. Deducting this leaves an estimated amount of \$23,320,999 for year one to distribute in subrecipient awards. Each of the remaining four years is similar to that though the rollover amount is not</p>
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								<p>calculated and the program income varies, as does the admin amount to be deducted. The approximate amount for allocation for each year is as follow, followed by an estimation of admin fees (rounded):</p> <p>Year 1: \$24,024,980 less \$703,981 in Admin fees = \$23,320,999</p> <p>Year 2: \$23,958,220 less \$718,747 in Admin fees = \$23,239,473</p> <p>Year 3: \$23,006,041 less \$711,527 in Admin fees = \$23,006,041</p> <p>Year 4: \$23,233,050 less \$718,548 in Admin fees = \$23,233,050</p> <p>Year 5: \$22,999,722 less \$711,332 in Admin fees = \$22,999,722</p> <p>Adding each of the five years estimated allocation = \$117,222,013.</p> <p>Adding each of the five years estimated allocations = Totals \$113,675,878 less admin</p> <p>Adding each of the five years estimated admin fees =</p> <p>\$3,564,134.65</p> <p>\$119,363,419.50 - \$3,564,134.65 = 115,799,284.80 = 115,799,285</p> <p>Each of the four goals will be allocated in the following percentages:</p> <p>Community Improvement 55%</p> <p>Economic Development 20%</p> <p>(Industrial Infrastructure 13%, Downtown</p>
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								<p>Revitalization 7%)Water/Wastewater 20%Emergency/Long Term Recovery 5% Based on these percentages and the estimation of funds available each year, less the 3% admin fee, the amount for each category is similar but would vary by the amount of program income and less the administrative cost. The first year is estimated to be:Community Improvement - \$12,826,549Economic Development - \$4,664,200Water/Wastewater - \$4,664,200Emergency/LTR - \$1,166,050Each of the following years' distribution to the categories is very similar to year one. The adjustments would come based on the program income, and any rollover, less the admin fee.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	13,794,652	8,000,000	0	21,794,652	87,178,608	The purpose of the HOME Investment Partnerships (HOME) Program is to expand the supply of decent, safe and affordable housing for extremely low, very low and low income households. The HOME program requires an annual match based on the amount of HOME funds drawn down by MHDC for the fiscal year. MHDC will utilize the following sources to meet the required annual match: 1. Loans originated from the proceeds of multi-family bonds issued by MHDC. The amount of the bonds contributed to the match would never exceed the 25 percent of bond proceeds used to meet its annual match requirement. 2. MHDC funds (non- federal funds) will be used to provide loans for Multi-family developments that are not HOME assisted developments. The program income estimation is based on the last five years solely for the purpose of this Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,178,127	0	0	1,178,127	4,712,508	DHSS administers the Outstate HOPWA program to prevent homelessness for Ryan White Part B HIV Case Management clients in the Outstate regions of Missouri. Because the Outstate HOPWA program is centralized within the Ryan White Part B Case Management system, the funding is utilized for direct client services paid directly to the service provider or landlord. This process has proven to be successful for several years and has reduced the number of HIV positive individuals who are homeless within the program.

ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional housing	2,858,041	0	0	2,858,041	11,432,164	Missouri receives an annual allocation of ESG funds to identify sheltered and unsheltered homeless individuals and families, as well as those at risk of homelessness, to provide the services necessary to quickly regain stability in permanent housing after experiencing homelessness or a housing crisis. DED receives the state allocation of ESG funds and through an MOU, MHDC administers the program and provides funds to non-profit agencies. The ESG Program requires a match, CoC and CE participation. MHDC matches any administration funds that are retained at 100 percent. The non-profit agencies administering the ESG program must also provide a 100 percent match on any grant funds awarded unless otherwise waived by HUD. State ESG recipients are exempt from matching the first \$100,000 of their allocation as long as the exemption is passed on to the agencies administering the program. MHDC will pass this match exemption on to qualified agencies. All sub-grantees must provide at
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								least a 100 percent match consisting of eligible documented resources.
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	5,346,518	10,000	0	5,356,518	21,426,072	The purpose of the HTF program is to expand the supply of decent, safe and affordable housing for extremely low and very low income households.

Other	public - federal	Acquisition Admin and Planning Conversion and rehab for transitional housing Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing placement Public Improvements Public Services Rental Assistance	28,150,003	0	0	28,150,003	112,600,015	A total of \$68,382,018 was received in response to the severe storms, tornadoes, straight-line winds, and flooding for unmet needs due to the national disasters of 2017 to help alleviate the unmet housing, infrastructure, and economic revitalization needs. HUD has specified, that all disaster funds first serve unmet housing needs. At the point that the unmet housing need is exhausted, the CDBG Program will use the remaining funds in areas of unmet need in the categories of infrastructure and economic revitalization. \$9,847,018 of that total is for unmet needs in infrastructure. As a result of the 2019 disaster, HUD allocated \$30,776,000 in the form of CDBG DR-4451. CDBG-MIT funds were allocated in the amount of \$41,592,000 to assist in mitigating against disaster risks and are to be used to mitigate against future disasters. These funds were allocated as a result of congress awarding assistance in response to the declared disasters. These were issued once therefore, if combined,
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Short term or transitional housing facilities Transitional housing						\$140,750,018 was received one time to address disasters, which will be expended during the performance periods of each grant.

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

MHDC leverages its federal funding, such as HOME and HTF funds, in the rental production and rehabilitation program with many funding sources such as LIHTCs, bond proceeds, the Missouri Affordable Housing Assistance Program, MHDC's funds, private equity, and many other outside sources. Of the eighty-eight HOME developments approved since 2018, over ninety-seven percent of them have additional MHDC resources, such as tax credits, tax-exempt bonds, or MHDC general funds.

The HOME program requires an annual match based on the amount of HOME funds drawn down from the HOME Investment account for the fiscal year. MHDC will utilize the following sources to meet the required annual match: 1. Loans originated from the proceeds of multi-family bonds issued by MHDC. The amount of the bonds contributed to the match would never exceed the 25 percent of bond proceeds used to meet its annual match requirement. 2. MHDC funds (non- federal funds) will be used to provide loans for Multi-family developments that are not HOME assisted developments. The program income estimation is based on the last five years solely for the purpose of this Consolidated Plan.

The CDBG program does not require a local match and is gap financing only. Local governments are required to exhaust all local and other state/federal funding sources prior to using CDBG for the final funding gap for the project. Generally, state CDBG funds are the last component of a project's funding package. Local and other state/federal funding resources are committed prior to the injection of CDBG. Further, the

Department of Economic Development's (DED) Division of Administration staff provide support to the CDBG Program through the services provided such as human resources, accounting/fiscal, budget, legal counsel, communications, policy, strategic planning, mailroom and the Director's Office. A portion of their salary and fringe is used to cover CDBG match, as well as a portion of expense and equipment, and their leasing costs for space. ITSD also provides services to DED and a portion of those salaries, fringe and E&E is used to cover CDBG match.

For the CDBG disaster recovery funds, there are typically no match requirements. "The provisions outlined under 42 U.S.C. 5306(d) and 24 CFR §570.489(a)(1)(i) and (iii) will not apply to the extent that they cap state administration expenditures and require a dollar-for-dollar match of state funds for administrative costs exceeding \$100,000. Pursuant to 24 CFR §58.34(a)(3), except for applicable requirements of 24 CFR §58.6, administrative and management activities are exempt activities under this Action Plan."

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Development of Affordable Housing	2023	2027	Affordable Housing	Statewide Housing	Development of Affordable Housing	HOME: \$15,256,256 HTF: \$3,749,562	Rental units constructed: 100 Household Housing Unit
2	Preservation of Affordable Housing	2023	2027	Affordable Housing	Statewide Housing	Preservation of Affordable Housing	HOME: \$6,538,396 HTF: \$1,606,955	Rental units rehabilitated: 60 Household Housing Unit Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Emergency Solutions Grant (ESG) Program	2023	2027	Homeless	Balance of State Continuum of Care Statewide Housing	Services to Homeless Individuals and Families	ESG: \$2,858,041	Tenant-based rental assistance / Rapid Rehousing: 600 Households Assisted Homelessness Prevention: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Community Improvement	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Community Improvement	CDBG: \$12,826,549	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted Buildings Demolished: 20 Buildings
5	Economic Development	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Community Improvement Economic Development Water/Wastewater	CDBG: \$4,664,200	Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 45 Jobs Businesses assisted: 2 Businesses Assisted
6	Water/Wastewater	2023	2027	Non-Housing Community Development	Non-Entitlement Community & Economic Development	Water/Wastewater	CDBG: \$4,664,200	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted
7	Emergency and Long Term Recovery	2023	2027	Non-Housing Community Development Disaster Related Projects	Non-Entitlement Community & Economic Development	Emergency and Long Term Recovery	CDBG: \$1,166,050	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HIV Aids	2023	2027	Affordable Housing	Statewide Housing	Emergency and Long Term Recovery	HOPWA: \$1,178,127	Tenant-based rental assistance / Rapid Rehousing: 175 Households Assisted Other: 150 Other
9	Disaster Recovery	2023	2027	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development economic revitalization		Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery Development of Affordable Housing Preservation of Affordable Housing Services to Homeless Individuals and Families	CDBG DR: \$28,150,003	
10	State CDBG Admin	2023	2028	Admin to support all categories		Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery	CDBG: \$703,981	

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Development of Affordable Housing
	Goal Description	<p>The greatest need for Missouri's ELI, LI, and LMI households is more quality, affordable housing units. 2019 ACS data shows the average gross rent for the state is \$830. CHAS data shows that 108,745 low income renters (>30 percent to less than or = 50 percent HAMFI) pay more than 30 percent of their household income to housing and 27,960 pay more than 50 percent of their income towards housing. Missouri's extremely low income renters (less than or = 30 percent HAMFI) show higher rates of cost burden; with 152,280 households paying more than 30 percent of household income to housing and 121,295 paying more than half of their household income to housing. Data from the 2017-2021 ACS demonstrates that there is a deficit of 191,459 affordable and available housing units for Missouri's ELI and VLI renters (117,536, ELI; 73,923, VLI). ELI households (HHs at or below 30 percent AMI) include large numbers of working people, seniors, veterans, persons with disabilities, and members of other special needs or vulnerable groups; the gap between available affordable housing and the need for such housing is the largest for this group of renters. Tools like HOME, HTF and ESG can, to a certain extent, help abate this need. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Set-Aside Preferences for the construction of affordable housing are defined in MHDC's QAP. The State will continue to take action to provide more accessible and affordable housing for MHDC's set-aside populations. The Set-Aside Preferences shall consist of two separate and distinct priorities: Permanent Supportive Housing and Vulnerable Persons. A person in need of Permanent Supportive Housing is a person who is: (a) physically, emotionally or mentally impaired or is experiencing, or being treated for, or has a diagnosis or a history of mental illness, (b) developmentally disabled. A vulnerable person is a person who is: (a) homeless, as defined by HUD, including survivors of domestic violence and human or sex trafficking; or (b) a youth transitioning from foster care. Federal resources, including HOME and HTF are leveraged with alternative funding resources as they become available in connection with the private/public partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively meet the needs of the Missouri citizens including individuals and families who represent special needs populations and other vulnerable or at-risk populations. More specific information on evaluation factors and selection criteria can be found in the most recent QAP at www.mhdc.com.</p>

2	Goal Name	Preservation of Affordable Housing
	Goal Description	<p>The rehabilitation of existing affordable housing units is a need identified through multiple planning processes conducted by MHDC, including the work done to prepare the Five-Year Plan for Affordable Housing for the State of Missouri, the 2023-2027 Consolidated Plan PHA Survey, and more. The rehabilitation and preservation of affordable housing for low-income persons and families is crucial to maintaining a safe, decent, and sustainable affordable housing stock for decades to come for the growing population of Missourians who depend on it. According to 2015-2019 CHAS data, 1,321,605 housing units in Missouri were built before 1980, which can be linked to lead-paint hazards, structural deficiencies and substandard conditions in need of major repair. Substandard housing is a concern for many households in the state; 2019 ACS Data indicates there are 27,640 housing units in Missouri that are without complete plumbing and/or kitchen facilities. However, there are many additional units which have serious deficiencies in their electrical or heating systems, or have other major structural deficiencies and are in need of substantial rehabilitation, but do not fully meet the definition of substandard housing. Because of this data, paired with an overwhelming support for rehabilitation of affordable housing from PHA Survey respondents, MHDC is placing an emphasis on the preservation of affordable housing for low-income persons and families. MHDC will use HOME and other available resources to provide financing equity for non-profit and private developers who propose to rehabilitate and preserve older affordable rental housing developments. MHDC has established a Home Repair Program for qualified non-profit agencies for the purpose of home repair, weatherization, accessibility improvements and lead abatement in owner-occupied homes. The HeRO program is available to non-profit agencies that undertake the eligible activities on behalf of low and moderate-income families in non-metropolitan statistical areas. Eligible homeowners must have incomes that do not exceed 80 percent of the area median income and eligible homeowners may receive assistance in an amount not to exceed \$22,500 per home. The yearly amount of HeRO funds that MHDC administers (and will likely administer going forward) has decreased. MHDC has the discretion to redirect unused HeRO funds to the general HOME pool and use in conjunction with rental production through the LIHTC program.</p>
3	Goal Name	Emergency Solutions Grant (ESG) Program
	Goal Description	<p>The ESG Program is designed to identify and assist sheltered and unsheltered homeless individuals and families, as well as, those at risk of homelessness. ESG Funds are also used to provide the services necessary to help sheltered, unsheltered and persons at-risk of homelessness quickly regain stability in permanent housing after experiencing homelessness or a housing crisis.</p>

4	Goal Name	Community Improvement
	Goal Description	The Community Improvement goal is to help construct and/or improve public facilities and other areas within the community. The objective is to increase the number of people provided with new or improved sustainability of suitable living environments through construction/rehabilitation of community and public facilities including infrastructure and lead-based paint in LMI areas. Community Improvement is the competitive program that will include general infrastructure, community facilities and demolition projects. It is estimated \$12,826,549 will be allocated to 25 projects. Projects may include the acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements to public facilities and public improvements such as infrastructure improvement, neighborhood facilities (schools, libraries, parks, etc.), facilities for persons with special needs (shelters, nursing homes, etc.). The FY23 funding for the Community Improvement Goal will be used flexibly between the Community Facilities, Demolition, and General Infrastructure projects, based on the community needs as presented in the competitive application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.
5	Goal Name	Economic Development
	Goal Description	This funding goal helps communities strengthen the local economy in communities. The objective is to increase the number of people provided with new or improved availability/accessibility of economic opportunity through job creation and further, increase the target areas of job training and expansion and improvements to infrastructure for businesses and downtown revitalization projects. Twenty percent of the available funding will be put towards Economic Development. Broken down, 13% to industrial infrastructure and 7% to Downtown Revitalization. This totals an approximate \$4,664,200 to be allocated to economic development. It is estimated these dollars will fund two projects each. Example projects might include acquiring, constructing, rehabilitating, or installing commercial or industrial buildings, structures and other real property equipment and improvement, including railroad spurts or similar extensions. In addition, public facilities and improvements could be classified under economic development if it supports economic development endeavors. This might include improvements to water, sewer, roads, drainage, etc.

6	Goal Name	Water/Wastewater
	Goal Description	The water/wastewater goal is to improve local facilities, address health and safety concerns and develop a greater capacity for growth. The objective is to increase the number of people receiving new or improved accessibility, availability or quality of suitable living environments through construction/rehabilitation of water/wastewater improvements LMI percentage of 51% or higher. It is estimated that \$4,664,200 will be allocated to approximately eight projects. This is approximately 20% of the overall award less administrative fees.
7	Goal Name	Emergency and Long Term Recovery
	Goal Description	The Emergency and Long Term Recovery goal is to improve local facilities, address health and safety concerns and develop a greater capacity for growth. The Emergency and Long Term Recovery continue to be offered by need, based on previous, current and pending projects. Though some of the recent disasters such as flooding have not been named "official" disasters, there is an overwhelming amount of inquiry for fixing stormwater drains and curbing flooding in addition to curbing if not eliminating imminent danger and immediate health concerns. Disaster and long term recovery projects will have approximately \$1,166,050 allocated for an estimated three projects. The funds are used to address housing, public facility, infrastructure and business assistance needs that occur as a result of a natural or manmade disaster. This includes, but is not limited to acquisition/demolition, housing replacement, road repairs, storm water drainage and public facilities. The FY23 funding for the Emergency and Long Term Recovery Goal will be used flexibly between the Emergency and Long Term Recovery projects, based on the community needs as presented in the open application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.
8	Goal Name	HIV Aids
	Goal Description	Assisting individuals with HIV/AIDS maintain stable housing, medication access and medical care in order to increase viral load suppression.

9	Goal Name	Disaster Recovery
	Goal Description	<p>Goals for disaster recovery are identified in each of the CDBG Disaster Action Plans which can be located on the CDBG website. The following is a summary of each Action Plan and their goals per the Federal Register Notice.</p> <p>A total of \$68,382,018 was received in response to the severe storms, tornadoes, straight-line winds, and flooding for unmet needs due to the national disasters of 2017 to help alleviate the unmet housing, infrastructure, and economic revitalization needs. HUD has specified, that all disaster funds first serve unmet housing needs. At the point that the unmet housing need is exhausted, the CDBG Program will use the remaining funds in areas of unmet need in the categories of infrastructure and economic revitalization. \$9,847,018 of that total is for unmet needs in infrastructure. Not less than 70 percent of the aggregate of CDBG program funds may be used to support activities benefitting low-to-moderate income persons and at least 80 percent are to address unmet disaster needs, within the HUD zip codes: 63935, 63965, 64850, 65616, and 65775. Eighty percent of the allocation, no less than \$7,878,000, must be expended within the HUD-identified most impacted and distressed areas as identified by these same zip codes for infrastructure unmet needs.</p> <p>As a result of the 2019 disaster, HUD allocated \$30,776,000 in the form of CDBG DR-4451. The disasters took their greatest toll on housing, especially that of vulnerable Low-to Moderate income citizens who will have a difficult time recovering. No less than \$24,621,000 is to go to St. Charles County, zip code 64437 in Holt County, and zip code 65101 in Cole County. To ensure that the funds assist the most impacted areas, 80 percent of the combined total awarded to Missouri will go to the most impacted and distressed counties.</p> <p>CDBG-MIT funds were allocated in the amount of \$41,592,000 to assist in mitigating against disaster risks and are to be used to mitigate against future disasters as described in the CDBG-MIT Federal Register Notice (84 FR 45838). These funds must be used for mitigation activities defined as those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. The amount of funding provided through the CDBG-MIT allocation and the nature of the programs and projects that are likely to be funded requires that CDBG-MIT grantees and their subrecipients strengthen their program management capacity, financial management, and internal controls. These funds must meet the definition of mitigation, prioritize the protection of low- and moderate-income (LMI) individuals, and that no less than 50% (or \$20,796,000) of the funding be spent in the U.S. Department of Housing and Urban Development (HUD)-identified "Most Impacted and Distressed" (MID) areas.</p>

10	Goal Name	State CDBG Admin
	Goal Description	State CDBG Admin and Planning

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The Allocation Priorities section details how the Missouri will prioritize our federal housing and community development funds.

All of MHDC's HOME Funds are directed to affordable housing for low-income households, and all subsequent goals are included in the over-all goal of safe, sanitary, and decent affordable housing for Missourians.

CDBG will be focusing in five goals: Economic Development, Public Facilities, Water/Wastewater, Emergency/Long Term Recovery, and Disaster Recovery. Disaster Recovery information can be found on the Missouri Department of Economic Development's website. This is also where disaster recovery specific action plans are housed. <https://ded.mo.gov/programs/community/community-development-block-grants-disaster-recovery>.

Funding Allocation Priorities

	Development of Affordable Housing (%)	Preservation of Affordable Housing (%)	Emergency Solutions Grant (ESG) Program (%)	Community Improvement (%)	Economic Development (%)	Water/Wastewater (%)	Emergency and Long Term Recovery (%)	HIV Aids (%)	Disaster Recovery (%)	State CDBG Admin (%)	Total (%)
CDBG	0	0	0	55	20	20	5	0	0	0	100
HOME	70	30	0	0	0	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0	100	0	0	100
ESG	0	0	100	0	0	0	0	0	0	0	100
HTF	70	30	0	0	0	0	0	0	0	0	100
Other CDBG DR	0	0	0	0	0	0	0	0	100	0	100

Table 59 – Funding Allocation Priorities

Reason for Allocation Priorities

MHDC's HOME and HTF annual goals and objectives are broken down as follows: Preservation of Affordable Housing: 30 percent of HOME= \$6,538,396 /30 percent of HTF= \$1,203,000 /Creation of Affordable Housing: 70 percent of HOME = \$15,256,256 /70 percent HTF= \$2,807,000 All of MHDC's HOME and HTF Funds are directed to affordable housing for low-income households, and all subsequent goals are included in the over-all goal of providing safe, sanitary, and decent housing for Missourians. The numbers listed above total more than 100 percent because HOME and HTF funds can be allocated to activities that serve multiple goals.

As evidenced by previous projects, current application cycles and pending project development, the overwhelming needs in communities greatly exceed the funding dollars to be allocated. The competitive program includes general infrastructure, community facilities, and demolition. In 2022, the closed projects alone totaled over \$11 million. This does not account for the open projects or pending applications. Economic Development will include industrial infrastructure and downtown revitalization. Closed projects in 2022 was over \$2.7 million. Long term Recovery and Emergency projects are a result of Missouri disasters. Over \$1.8 million in 2022 closed projects was allocated and water/wastewater 2022 closed projects \$3.2 million. More applications come through for these requests which is why 55 percent has been allocated to Community Improvement. While Economic Development and Water/Wastewater projects may cross over into the public facilities area, they are the next high demand, therefore they have each been allocated 20 percent. Emergency and Long Term Recovery projects are important but with no new national disasters in recent years, there are many projects currently in process from previous national disaster funding, therefore, this has the lower priority for allocation of 5 percent.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The various data points presented within this Consolidated Plan point to a wide-spread affordability crisis for renters in Missouri. Housing cost burden is by far the most common housing problem in Missouri, and the current availability of rental housing units does not meet the needs of the population with household incomes in the ELI and VLI categories. 108,745 low income renters pay more than 30 percent of their household income to housing and 27,960 pay more than 50 percent of their income towards housing. Missouri's extremely low income renters however, are cost burdened at even higher rates; with 152,280 households paying more than 30 percent of their household income toward housing costs, and 121,295 paying more than half of their household income toward housing costs. Furthermore, 340,562 renter-occupied units in Missouri present with one or more problem conditions, and the need for rehabilitation is likely to be highest among housing units occupied by low

income households, especially those households in the ELI and VLI categories.

Thus, all of MHDC's HOME and HTF Funds are directed to the creation and preservation of affordable housing for low-income households, and the preservation of existing affordable units and all subsequent goals are included in the overall goal of providing safe, sanitary, and decent housing for Missourians.

The purpose of CDBG is to provide local governments with funding opportunities for improved public facilities and infrastructure, redevelopment opportunities and opportunities for economic development, primarily for the benefit of low and moderate income persons. These funds will be allocated to address the priority needs per each cycle's application guidelines. The goal is to fund all projects meeting those guidelines until funding is exhausted.

All DHSS HOPWA funds are directed to low-income HIV positive individuals and their families. The Outstate HOPWA program provides direct assistance, without the use of subcontractors, for long-term rent, short-term rent, utilities, and mortgage assistance.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

The methods of distribution for HOME, ESG, HTF, CDBG, and HOPWA funds are described below.

Distribution Methods

Table 60 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant
	Funding Sources:	CDBG

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>It is anticipated that HUD will allocate approximately \$23,383,549 in CDBG funds for DED to distribute to "units of general local government" in non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000). These funds are proportioned out according to priority and distributed through a grant process. The CDBG program is gap funding only, meaning funds are allocated when all other resources are exhausted. Section 105(a) of the Community Development Act and HUD regulations specify the activities that are eligible for CDBG assistance and a detailed description is provided in 105(a) of the Act and in 24 CFR 570.482. While all activities may be eligible, some program categories may prioritize the funding of some activities. Any grantee with a delinquent audit for any year, whether or not the grant is closed, is ineligible to apply for funding. This applies to all CDBG categories. A grantee with any open project awarded prior to April 1, 2021, which is not closed by the last business day of March 2023, is ineligible to apply in any FY23 funding category. All documentation necessary for close-out must be received by March 1, 2023. This may apply to the grantee or the on behalf of applicant(s), whichever is applicable.</p> <p>All CDBG applicants will be required to submit a Schedule of Projected Expenditures as part of the CDBG application process. The Schedule outlines by quarter and by activity the estimated timeline for expenditures of the grant award, if selected for funding. If awarded funding, grantees are required to submit any updates to expenditure projections on a quarterly basis, or in any event where the original timeline for full expenditure will be revised to a future date. CDBG grant agreements will have a specified end date; this end date will be three years from the award date of the grant. If the grant is not completed by the end of the three-year period, the grantee must deobligate any remaining funds, or request an extension from DED. This extension must be for cause, and documentation as to why the project was not completed within the required three-year period must accompany the request along with a timeline for completion. It will be DED's discretion as to the length of the extension. Extensions are not automatic.</p>
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<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>All applications will be expected to follow the guidelines within the grant application process. This includes meeting LMI and national objective requirements. The first step for all applications will be an accuracy for a complete and accurate application package. Beneficiaries of the project area must be at least 51% low-to-moderate income. State CDBG funds are only available to non-entitlement cities or counties. A non-entitlement area is a city with a population less than 50,000 and/or a county with a population less than 200,000. The competitive cycle (community improvement) and water/wastewater will be scored on criteria applicable to the required process. Each of the categories have requirements based on HUD guidelines and CDBG priorities. Community Improvement applications will be scored by analyzing need, impact, local effort, and past efforts. Additionally, for demolition, code enforcement and mapping, leveraging, and strategy will be assessed and scored; Application Guidelines may be found at https://ded.mo.gov/content/community-development-block-grants. Water/wastewater applications are scored based on local effort, past effort, engineering plans and specs attached. The economic development category is based on compliance with eligibility criteria and availability of funds. Minimum eligibility criteria varies on different types of businesses based on the projected economic impact, such as proposed wages, spin-off benefits, and projected industry growth. The specific eligibility criteria for each type of business will be stated in the program guidelines. The minimum eligibility criteria varies on different types of businesses based on the projected economic impact, such as proposed wages, spin-off benefits, and projected industry growth. The specific eligibility criteria for each type of business will be stated in the program guidelines. The Long Term Recovery and Emergency category offers grants to communities to improve local facilities, address health and safety concerns and must be a non-entitlement community. In response to a Presidential Disaster Declaration within the last 18 months, applications must demonstrate a serious threat to health or safety, be immediate, have developed or greatly intensified within the past 18 months, and be unique in relation to the problem not existing in all other communities within the state. Natural disasters are allowable under this program. Also, the applicant must lack the resources to finance the project. Only the emergency portion of a project will receive assistance. The applicant must exhaust its resources before CDBG funds may be used.</p>
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	<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>All potential applicants are able to find application manuals, state publications and any other documentation describing the application process on the CDBG website. www.ded.mo.gov/cdbg. Scrolling to the bottom of the page, the potential applicant will find a list of categories. Clicking on the category will take the applicant to a page outlining all details for that specific category.</p>
	<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
	<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	

	<p>Describe how resources will be allocated among funding categories.</p>	<p>The following amounts have been split up amongst the funding categories:</p> <p>Economic Development</p> <p> Industrial Infrastructure - \$3 million</p> <p> Downtown Revitalization - \$1.5 million</p> <p>Community Improvement (general infrastructure, community facilities, demolition) - \$12,531,782</p> <p>Water/Wastewater - \$4,541,809</p> <p>Emergency and Long Term Recovery -\$1,135,452</p>
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<p>Describe threshold factors and grant size limits.</p>	<p>The minimum and maximums are applicable to all grant awards awarded through an application cycle during the FY23 program year, no matter the source of funding year assigned to the grant award. Additionally, these project maximums shall not include the following eligible activities in its calculation, as the cost for these services shall be awarded, up to the professional services fee maximums identified below, in addition to the application maximums:</p> <ul style="list-style-type: none"> • 35. Administration • 36. Engineering/Design • 37. Housing Rehab/Demolition Inspection • 38. Engineering/Construction Inspection • 47. Other Professional Services • 68. Asbestos Inspection <p>Water and Wastewater, Maximum amount is \$750,000 or \$5,000 per household Community Facility \$10,000 \$350,000 or \$5,000/household General Infrastructure \$10,000 \$500,000 or \$5,000/household Demolition \$10,000 \$125,000 for residential demolition only \$250,000 including commercial demolition Economic Development varies Emergency N/A varies</p> <p>Owners of residential structures are required to commit to at least \$500 of the demolition cost of their structure as match. For commercial properties in the demolition application, the owner of the commercial property is responsible for 20% of the demolition costs for that property. All properties must be vacant and infeasible to rehabilitate.</p>
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	What are the outcome measures expected as a result of the method of distribution?	This method of distribution is designed to result in an increased number of people provided with new or improved availability/accessibility of economic opportunity through job creation, retention and business infrastructure assistance to for-profit companies. Additionally, it will increase the number of people with new or improved accessibility, availability, or quality of suitable living environments through construction/rehabilitation of public facilities to benefit areas with an LMI percentage of 51% or higher. Finally, this method of distribution should increase the number of people provided with new or improved sustainability of suitable living environments through slum and blight reduction, emergency assistance and other rehabilitation of existing public facilities in LMI areas.
2	State Program Name:	Emergency Solutions Grant
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	ESG is distributed based on an annual allocation plan by Missouri CoC regions that is approved by MHDC.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Completion of the application, extent to which the applicant demonstrates an understanding of the ESG regulations, past performance, strength of program design, implementation strategy, unmet need, data used to describe need, procurement of outside resources, organizational experience, financial reporting, parallels with local plans, extent to which project meets priorities in CoC plan, participation in CE and measureable performance goals and objectives.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	MHDC will make the ESG funds available to non-profit organizations, and other eligible entities as well as direct administration as appropriate and allowable by HUD. MHDC will conduct an application training and will be available for any application questions. Once the applications are received, MHDC will score each application based on the criteria listed above and will make funding recommendations to the Commission. The recommendations will also be based on the approved Allocation Plan for ESG funds.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	Missouri ESG resources will be allocated at no more than the 60 percent maximum limit for emergency shelter and street outreach activities.
Describe threshold factors and grant size limits.	Funding thresholds are reviewed annually and outlined in a publically posted NoFA. Thresholds are implemented as necessary to ensure the widespread coverage across the state. Entitlement areas that receive their own ESG formula allocation from HUD are capped and this is reflected in the allocation plan that is approved by MHDC, using Missouri CoC regions.
What are the outcome measures expected as a result of the method of distribution?	Each ESG grantee will be held to the outcome and performance measurements established by the CoC they belong and will provide service to as required by the regulations.

3	State Program Name:	HOME
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>Currently MHDC uses its HOME Funds in two separate and distinct ways: multi-family rental production and rehabilitation and homeowner rehabilitation. MHDC does not utilize its state HOME funds for Tenant Based Rental Assistance (TBRA). If it is later determined that HOME Funds could be better utilized for that purpose, MHDC will explore the feasibility of doing so. Additionally, MHDC does not currently utilize HOME funds for homeownership assistance.</p> <p>The multi-family HOME allocation is part of MHDC's larger rental production and rehabilitation application process, and its annual HOME allocation is used to finance rental production at a very low interest rate. Rental applications are reviewed according to primary and secondary thresholds, selection criteria as described in the annual QAP, and the geographic priority. MHDC also endeavors to allocate a percentage of its HOME allocation to Community Housing Development Organizations (CHDOs), this allocation is described in the CHDO Set-Aside Housing Goal.</p> <p>The homeowner rehabilitation program, HeRO, has a separate application process. MHDC will award HeRO funds based on a statewide competition if a need is demonstrated. All applications will be reviewed and compared based on the projects described in the application, and each item will be reviewed and a score determined at MHDC's sole and absolute discretion will be assigned. Once scores are calculated, the applications will be ranked in order of the highest score to the lowest score and funding will be based upon such ranking. Home repair funds are used in rural, non-metropolitan areas or areas that have been declared as a state or federal disaster area.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>For the rental production and rehabilitation program, applications will be evaluated using Section 42 requirements:</p> <ul style="list-style-type: none"> • Those serving lowest income tenants, • Those serving qualified tenants for the longest period, and • Projects located in Qualified Census Tracts, the development of which contributes to a concerted community revitalization plan. <p>Additionally, MHDC will give preference among selected projects to:</p> <ul style="list-style-type: none"> • Project location, • Housing needs characteristics, • Project characteristics and sponsor characteristics, • Tenant populations with special needs, • Tenant populations of individuals with children, • Public housing waiting lists, • Projects intended for eventual tenant ownership, • Energy efficiency, and • Historic character <p>The home repair program will evaluate applications based primarily on the written policies and procedures documenting the organization's intended implementation which includes but are not limited to: requirements for household participation, household application process, intended rehabilitation activities, lead hazard reduction requirements, the marketing plan, rehabilitation standards, appraisal process, and contractor participation qualifications if there is a demonstrated need for funding.</p>
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If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	MHDC will endeavor to allocate 15 – 20 percent of the yearly state HOME allocation to the homeowner rehabilitation program, 10 percent for administrative purposes, and the remaining amount to the rental production and rehabilitation program. Due to rising contractor costs MHDC must remain flexible in its allocations.

	Describe threshold factors and grant size limits.	<p>Currently there is no grant/loan size limit for the rental production and rehabilitation program, but MHDC utilizes its HOME funds as gap-financing for larger developments. Ideally, MHDC would like its individual HOME fund allocations to be a small but important part of these developments. The exception is with the CHDO developments; because these projects are often much smaller than a private developer's, HOME is often the only funding source.</p> <p>The home repair program also does not have a grant limit for the sub-grantees, but MHDC works to stretch these funds as far as possible across the state and will grant based on the quality of applications/applicants and the number of applications submitted.</p>
	What are the outcome measures expected as a result of the method of distribution?	Based on current funding levels, MHDC expects to develop or rehabilitate 112 HOME rental units and rehabilitate approximately 100 owner occupied homes.
4	State Program Name:	HOPWA
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	DHSS does not utilize project sponsors in order to maximize HOPWA funds. In order to qualify for HOPWA assistance, an HIV positive individual must be enrolled in the Ryan White Part B HIV Case Management system and assessed to be in need of housing assistance by the client's HIV Case Manager. HIV Case Managers are strategically located throughout regions where the client base is located. The HIV Case Manager completes all required paperwork to ensure the client qualifies for services and then generates the service referral request within the statewide electronic client database for the DHSS program manager's approval. The service referral payment is expedited through the DHSS fiscal agent directly to the landlord, utility company or mortgage company.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	DHSS does not utilize project sponsors in order to maximize HOPWA funds.

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	NA
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	NA
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	DHSS does not utilize project sponsors in order to maximize HOPWA funds.

	Describe how resources will be allocated among funding categories.	DHSS targets all HOPWA funding towards direct housing assistance payments in order to fully maximize funding. Any client identified at HIV Case Management intake with a housing need is immediately referred to either Ryan White emergency assistance or HOPWA housing services through a statewide electronic client services database to expedite payment for housing assistance.
	Describe threshold factors and grant size limits.	NA
	What are the outcome measures expected as a result of the method of distribution?	<p>The Outstate HOPWA program provides direct assistance, without the use of subcontractors, for long-term rent, short-term rent, utilities, and mortgage assistance. Once enrolled in the Ryan White Part B HIV Case Management system, the client is provided access to core and support services through the Ryan White Part B HIV Case Management system including; housing related services, medical care, mental health counseling, substance abuse counseling, oral health services, emergency assistance, HIV medications, health insurance assistance (premium, out of pocket, and co-pay), and medical transportation.</p> <p>Goal Outcome Indicator:</p> <ul style="list-style-type: none"> • Short-term rent, mortgage, and utility assistance payments for <u>75 households</u> • Tenant-based rental assistance for <u>300 households</u> <p>Total: <u>1,875 households</u></p>
5	State Program Name:	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	MHDC intends to use HTF Funds for multi-family rental production and rehabilitation. The multi-family HOME allocation is part of MHDC's larger rental production and rehabilitation application process, and its annual HTF allocation is used to finance rental production at a very low interest rate. Rental applications are reviewed according to primary and secondary thresholds, selection criteria as described in the annual QAP, and the geographic priority.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>For the rental production and rehabilitation program, applications will be evaluated using Section 42 requirements:</p> <ul style="list-style-type: none"> • Those serving lowest income tenants, • Those serving qualified tenants for the longest period, and • Projects located in Qualified Census Tracts, the development of which contributes to a concerted community revitalization plan. <p>Additionally, MHDC will give preference among selected projects to:</p> <ul style="list-style-type: none"> • Project location, • Housing needs characteristics, • Project characteristics and sponsor characteristics, • Tenant populations with special needs, • Tenant populations of individuals with children, • Public housing waiting lists, • Projects intended for eventual tenant ownership, • Energy efficiency, and <p>Historic character</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>N/A</p>

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
Describe how resources will be allocated among funding categories.	MHDC will utilize 10 percent for administrative purposes, and the remaining amount to the rental production and rehabilitation program. Due to rising contractor costs MHDC must remain flexible in its allocations.
Describe threshold factors and grant size limits.	Currently there is no grant/loan size limit for the rental production and rehabilitation program, but MHDC utilizes its HTF funds as gap-financing for larger developments. Ideally, MHDC would like its individual HTF fund allocations to be a small but important part of these developments.
What are the outcome measures expected as a result of the method of distribution?	Based on current funding levels, MHDC expects to develop or rehabilitate 48 HTF-funded rental units.

Criteria

Community Improvement category includes general infrastructure, community facilities and demolition. This is a competitive cycle. Applications must be between the minimum required amount allowed of \$10,000 with no more than the maximum amount allowed of \$500,000 or \$5,000 per Household. The scoring is based on the follow: Need (35 points); Impact (35 points); Local Effort (25 points); Past Efforts (5 points). Demolition: Need and Impact (45 points); Code Enforcement and Map (10 points); Leveraging (15 points); Strategy (30 points). General Public Infrastructure: Need (35 points); Impact (35 points); Local Effort (25 points); Past Efforts (5 points). Application Guidelines may be found at <https://ded.mo.gov/content/community-development-block-grants>.

The Water/Wastewater category goes through committee approval process. This is a year-round cycle but requires an invitation to apply after completing the Missouri Water Wastewater Review Committee (MWWRC). Each project proposal will be reviewed by MWWRC which is comprised of the Missouri Department of Economic Development (CDBG Program), Missouri Department of Natural Resources (State Revolving Fund), and USDA (Rural Development). The applicants must remain within the funding maximum of \$5,000 per household; \$750,000 maximum. Applications scoring a minimum of 65 points will receive a recommendation for award. Successful completion of the MWWRC process results in an award of 50 points to an application. Local Effort (25 points); Past (CDBG) performance (5 points). Water and Wastewater – Engineering Facility Plan/Plans and Specs Grants: MWWRC Review (50 points); Local Effort (30 points).

The Economic Development category is based on compliance with eligibility criteria and availability of funds. Minimum eligibility criteria varies on different types of businesses based on the projected economic impact, such as proposed wages, spin-off benefits, and projected industry growth. The specific eligibility criteria for each type of business will be stated in the program guidelines. The minimum eligibility criteria varies on different types of businesses based on the projected economic impact, such as proposed wages, spin-off benefits, and projected industry growth. The specific eligibility criteria for each type of business will be stated in the program guidelines.

The Long Term Recovery and Emergency category offers grants to communities to improve local facilities, address health and safety concerns and must be a non-entitlement community. In response to a Presidential Disaster Declaration within the last 18 months, applications must demonstrate a serious threat to health or safety, be immediate, have developed or greatly intensified within the past 18 months, and be unique in relation to the problem not existing in all other communities within the state. Natural disasters are allowable under this program. Also, the applicant must lack the resources to finance the project. Only the emergency portion of a project will receive assistance. The applicant must exhaust its resources before CDBG funds may be used.

Discussion:

AP-35 Projects – (Optional)

Introduction:

The CDBG program has identified four goals: Community Improvements, Economic Development, Water/Wastewater, and Long Term Recovery/Emergency. Under each of these goals are projects that have been identified as priorities. Each of the projects have a variety of activities that can be funded as part of the planned actions which are described below.

The Development of Affordable Housing and Preservation of Affordable Housing are described in further detail in the following projects descriptions.

#	Project Name
1	Development of Affordable Housing
2	Preservation of Affordable Housing
3	Emergency Solutions Grant (ESG)
4	Community Facilities
5	Demolition
6	General Infrastructure
7	Water/Wastewater
8	Industrial Infrastructure
9	Downtown Revitalization
10	Emergency
11	Long Term Recovery
12	State CDBG Admin

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

CDBG has based the allocation priorities on current demand, previous application, public feedback and data from the consultation process. The biggest obstacle is evidenced to be the low income communities have enough money and our funding partners to qualify for community improvements.

AP-38 Project Summary
Project Summary Information

1	Project Name	Development of Affordable Housing
	Target Area	Statewide Housing
	Goals Supported	Development of Affordable Housing
	Needs Addressed	Development of Affordable Housing
	Funding	:
	Description	The purpose of the HOME Investment Partnerships (HOME) Program and the Housing Trust Fund (HTF) is to expand the supply of decent, safe and affordable housing for extremely low, very low and low income households. Missouri HOME and HTF are allocated for the construction and rehabilitation of affordable housing through the annual Qualified Allocation Plan process.
	Target Date	7/31/2023

	Estimate the number and type of families that will benefit from the proposed activities	HOME and HTF funds will be used to produce rental housing for approximately 100 low, very low and extremely low income households.
	Location Description	HOME and HTF are allocated statewide.
	Planned Activities	Production of rental housing for low, very low and extremely low income households.
2	Project Name	Preservation of Affordable Housing
	Target Area	Statewide Housing
	Goals Supported	Preservation of Affordable Housing

Needs Addressed	Preservation of Affordable Housing
Funding	:
Description	The Home Repair Opportunity (HeRO) Program provides funding to meet the need for home repair, modification and maintenance for low- and moderate-income homeowners in the non-metropolitan areas of Missouri. MHDC provides the funds to selected eligible Sub-Grantees from its annual HOME allocation using a competitive application process which begins with the issuance of a Notice of Funding Availability.
Target Date	7/31/2027
Estimate the number and type of families that will benefit from the proposed activities	HeRO eligible households are those earning an annual income of 80 percent or less of the Area Median Income as defined and established by HUD in the county within which the eligible property is located. The HeRO program estimates it will serve 100 households.
Location Description	HeRO funds are only available in rural areas of the state.

	Planned Activities	The Home Repair Opportunity (HeRO) Program provides funding to meet the need for home repair, modification and maintenance for low- and moderate-income homeowners in the non-metropolitan areas of Missouri. MHDC provides the funds to selected eligible Sub-Grantees from its annual HOME allocation using a competitive application process which begins with the issuance of a Notice of Funding Availability.
3	Project Name	Emergency Solutions Grant (ESG)
	Target Area	Balance of State Continuum of Care Statewide Housing
	Goals Supported	Emergency Solutions Grant (ESG) Program
	Needs Addressed	Services to Homeless Individuals and Families
	Funding	:
	Description	ESG funds will assist homeless individuals and families in addition to preventing homelessness for those who are at imminent risk of becoming homeless.
	Target Date	7/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	Missouri will allocate funding to non-profits who will serve an estimated 1,000 individuals and families in preventing homelessness and 600 homeless individuals and families obtain shelter or permanent housing.
	Location Description	ESG funds are geographically allocated by Missouri CoC in an effort to coordinate homeless assistance funds with the needs of each CoC.
	Planned Activities	ESG funds will shelter and rapidly rehouse households that are homeless or prevent those who at an imminent risk of homelessness from becoming homeless.
4	Project Name	Community Facilities
	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Community Improvement

	Needs Addressed	Community Improvement
	Funding	CDBG: \$12,826,549
	Description	<p>Community Facilities falls underneath the Community Improvement Goal. This is part of the competitive application cycle. The minimum amount allowed is \$10,000 with a maximum amount of \$500,000 or \$5000 per household. The national objective used could be one of three options: 51-100% Low-moderate Income-Area Wide Benefit by Survey or Census; 51-100% Low-moderate Income-Target Area Benefit by Survey*; or 51-100% Low-moderate Income-Limited Clientele**. The FY23 funding for the Community Improvement Goal will be used flexibly between the Community Facilities, Demolition, and General Infrastructure projects, based on the community needs as presented in the competitive application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.* The target area must be defined and defensible in terms of the use of the facility in order to use this option. ** LMI Limited Clientele is reserved for facilities that address a specific group of beneficiaries that may be drawn from throughout the community or area. The activities that fall under this project will have to meet LMI and national objective requirements and meet all other guidelines, which can be found on the DED website. Project examples could include housing activities, lead based paint evaluation and reduction; renovation of closed buildings, Senior Centers, Training Facilities, Day Care Centers, Community Centers, Recycling Facilities, Youth Centers, 911 Centers, Rural Health Clinics, Facilities without dedicated state funding, Telecommunications, Group Homes, Transitional Housing, Special Needs Housing, infrastructure improvements, as well as other community facilities not mentioned that are publicly owned but not part of the operation of the public entity. \$12,826,549 will be allocated to Community Improvement with an estimated 25 projects. 55 % of the overall allocation is identified for the three projects under Community Improvement.</p>
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	There are a multitude of proposed activities that can fall under Community Facilities. Community Facilities is one of three project categories under Community Improvements which is being allocated \$12,826,543. The activities under this category will benefit low-to-moderate income persons. The number of people is an unknown as there are a variety of activities available under this funding and each of those activities affect different numbers of people. In whole, this approximate funding amount is expected to assist in 25 projects.
	Location Description	CDBG funds projects based on need.
	Planned Activities	Project examples could include housing activities, lead based paint evaluation and reduction; renovation of closed buildings, Senior Centers, Training Facilities, Day Care Centers, Community Centers, Recycling Facilities, Youth Centers, 911 Centers, Rural Health Clinics, Facilities without dedicated state funding, Telecommunications, Group Homes, Transitional Housing, Special Needs Housing, Shared Spaces for the Purpose of Business Development, infrastructure improvements, and other community facilities that are publicly owned.
5	Project Name	Demolition
	Target Area	Non-Entitlement Community & Economic Development

Goals Supported	Community Improvement
Needs Addressed	Community Improvement
Funding	CDBG: \$12,826,549
Description	Demolition falls underneath the Community Improvement goal. This is part of the competitive cycle application program. The minimum amount allowed is \$10,000, the maximum allowed is \$200,000 for residential demolition only and \$300,000 if commercial demolition is included. The type of national objective is elimination of slum and blight only. Elimination of hazardous structures will receive priority consideration. Applicants may use CDBG funds paired with local matching funds and private matching funds to eliminate abandoned blighted structures, primarily residential. Owners of residential structures are required to commit to at least \$500 of the demolition cost of their structure as match. Owners of commercial structures are required to commit 20% of the demolition cost of their structure as match. \$12,826,549 will be allocated to Community Improvement with an estimated 25 projects. 55 % of the overall allocation is identified for the three projects under Community Improvement. The FY23 funding for the Community Improvement Goal will be used flexibly between the Community Facilities, Demolition, and General Infrastructure projects, based on the community needs as presented in the competitive application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.
Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	There are a multitude of proposed activities that can fall under Community Facilities. Demolition is one of three project categories under Community Improvements which is being allocated \$12,826,543. The activities under this category will benefit low-to-moderate income persons. The number of people is an unknown as there are a variety of activities available under this funding and each of those activities affect different numbers of people. In whole, this approximate funding amount is expected to assist in 25 projects.
	Location Description	CDBG funds projects based on need.
	Planned Activities	
6	Project Name	General Infrastructure
	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Community Improvement

	Needs Addressed	Community Improvement
	Funding	CDBG: \$12,826,549
	Description	<p>General Infrastructure falls underneath the Community Improvement Goal. This is part of the competitive application cycle. The minimum allowed is \$10,000 with a maximum allowed of \$500,000 or \$5,000 per household. The national objective used is 51-100% Low-moderate Income-Area Wide Benefit by Survey or Census. 51-100% Low-moderate Income-Target Area Benefit by Survey* Eligible uses of funds may include but is not limited to, bridge, street, drainage, broadband, and activities not addressed with an existing CDBG funding category. The projects must be CDBG-eligible, publicly owned infrastructure activities and meet a CDBG national objective. ** This category allows the applicant to recognize and solve an infrastructure need particular to the community. Category Priorities will include those applications that can substantiate a need or a series of needs and have a well thought-out solution with an emphasis on economic impact, sustainability, and local impact (serving a large population with every dollar) will be given priority consideration. Applicants who leverage other creative funding sources to achieve a broader solution to a series of needs will be given priority consideration. Applicants who demonstrate local capacity to manage the project will be given priority consideration. \$12,826,549 will be allocated to Community Improvement with an estimated 25 projects. 55 % of the overall allocation is identified for the three projects under Community Improvement. The FY23 funding for the Community Improvement Goal will be used flexibly between the Community Facilities, Demolition, and General Infrastructure projects, based on the community needs as presented in the competitive application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.</p>
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	There are a multitude of proposed activities that can fall under Community Facilities. General Infrastructure is one of three project categories under Community Improvements which is being allocated \$12,826,543. The activities under this category will benefit low-to-moderate income persons. The number of people is an unknown as there are a variety of activities available under this funding and each of those activities affect different numbers of people. In whole, this approximate funding amount is expected to assist in 25 projects.
	Location Description	CDBG funds projects based on need.
	Planned Activities	
7	Project Name	Water/Wastewater
	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Water/Wastewater

	Needs Addressed	Water/Wastewater
	Funding	CDBG: \$4,664,200
	Description	<p>This program is open cycle. Applicants must complete a preliminary project proposal, consisting of the attached two-page proposal form and a preliminary engineering report. The MWWRC will review the projects. Communities must be invited to apply. ELIGIBLE USES OF FUNDS: Construction related to water treatment and distribution, and sewer treatment and collection for publicly owned systems. Operation and maintenance activities are not eligible for participation. Improvements related to fire flow may be included in a CDBG assisted project; however, costs associated with that activity must be borne by the community. Projects must benefit 51% or more residential units. 6 TYPICAL NATIONAL OBJECTIVE USED: 51% LMI only PRIORITIES: All systems with adequate rate mechanisms that cover operation and maintenance, reserves, emergencies, and future capital improvements are given consideration. The state has established priorities that are listed by point value in the selection criteria sections of these guidelines.</p> <p>APPLICATION DEADLINE/TIMING/MAXIMUM: Water and/or Wastewater Applications are open cycle (year-round), but require an invitation after completing the Missouri Water and Wastewater Review Committee (MWWRC) process. The process includes submission of a preliminary proposal and engineering report to the MWWRC for review and comment. The MWWRC meets once per month and is made up of members from USDA-Rural Development, Missouri Department of Natural Resources (MODNR), and CDBG. Proposals are received and placed on a calendar for inclusion on the agenda. If the proposal is received after the first of the month, then it is placed on the agenda for the following month. Application maximum is \$750,000 or \$5,000 per household benefiting for water or wastewater construction projects. At DED discretion, for communities with fewer than 100 families benefitting, the maximum grant is \$750,000 or \$7,500 per family benefitting, whichever is less. It is anticipated that \$4,664,198 will be allocated to water/wastewater in which 8 projects will be assisted.</p>
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 8 projects will be assisted.
	Location Description	
	Planned Activities	
8	Project Name	Industrial Infrastructure
	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Economic Development

	Needs Addressed	Economic Development
	Funding	CDBG: \$3,000,000

<p>Description</p>	<p>Industrial Infrastructure falls under the Economic Development Goal. This category has a required match of 15 percent by the community based on availability of unencumbered city or county funds. Grants will be determined in accordance with the following schedule: Due to limited funding, for-profit manufacturing, processing, and assembly companies are prioritized. Preferred companies have proposed wages above the average for the area, provide health benefits and high value-added processes. Areas of high economic distress have more discretion on the types of businesses, which are prioritized. Intra-state relocation projects are ineligible, except where the alternative is that the business would move out of the state. ELIGIBLE USE OF FUNDS: Grant funds may be used for public streets, water or sewer lines, engineering, and other public facilities necessary to support the project. Facilities owned by the company utility are not eligible for funding. FUNDING: The use of this program is based on the local government exhausting their available resources. DED requires a 15% match by the community based upon the availability of the unencumbered city or county funds. This match may be achieved by, but not limited to cash, or in-kind services or any combination thereof. The maximum CDBG funding per project is limited to \$2,000,000. The grants shall be determined in accordance with the following: Existing/Established Companies (more than 3 years of financial history): LOWER of \$2,000,000 per project or \$20,000 per new full-time (see definition) job. Start-up Companies (3 years or less of financial history): funding shall be limited to the LOWER of \$350,000 per project; 50% of cost of the infrastructure activities; or \$20,000 per new full-time (see definition) job. DED may, at its discretion, award up to \$500,000 if the participating company provides a personal guaranty OR an Irrevocable Letter of Credit from an acceptable financial institution for the amount which exceeds \$350,000. (Maximums of \$20,000 per job and 50% of infrastructure costs still apply).DED partners with Missouri Department of Transportation (MODOT) to 1) provide financing as part of match for the cost/share program or 2) provide support for local Economic Development Transportation projects. DED may partner with communities to provide the match or a portion of the match for the cost/share program. DED does that through its Community Development Block Grant Program (CDBG), using the General Infrastructure or Industrial Infrastructure categories. The creation of New Jobs projected and committed by the Company at the Project location must be fulfilled within 2 years from the date of the facility becomes Operational. The Company may not reduce Business Operations at another Missouri facility to fulfill the New Job commitment. 51% LMI OF NEW JOBS: At least 51% of the New Jobs must be taken by persons qualifying as low and moderate income. Also, if Full Employment exceeds the projected New Jobs, at least 51% of all actual New Jobs must be LMI, as documented on the Employment Status Statement. The LMI limits vary by size of family and county of the Project. Eligible use of funds includes water systems, sanitary sewer systems, storm sewers, flood & drainage facilities, street facilities, street accessories, electrical distribution facilities, port facilities, natural gas lines, engineering design, construction inception, administration of CDBG funds, rail spurs. Guidelines and a detailed list of ineligible activities can be found on the website.</p>
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		\$3,000,000 will be allocated to Industrial Infrastructure with an estimated 2 projects being funded.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two projects will be assisted.
	Location Description	
	Planned Activities	
9	Project Name	Downtown Revitalization

	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$1,664,200

Description	<p>Downtown Revitalization falls under the Economic Development goal and is open cycle. Funds will be awarded until exhausted. The maximum per building is \$75,000 with a \$750,000 maximum. There is a matching fund requirement of 20% Local Public Cash and/or Private-for Profit. All applicants must include at least 25% of structures in the downtown area if utilizing the target area approach. CDBG will cover up to 80% of the proposed total project cost; the applicant is required to provide a match of 20% of the proposed total project cost. Local contributions must not exceed 20% of the total project cost. The Downtown Revitalization program requires a cash match for 20% of the total project cost in the form of local public or private matching funds. CDBG will not waive match requirements for the Downtown Revitalization Program. Downtown areas help define communities and invigorate tourism. The State of Missouri Department of Economic Development (DED) administers the Downtown Revitalization Program to assist with impactful downtown improvement projects to revitalize the cultural heartbeat of communities through development. These projects eliminate slum and blight conditions on the front and selected side facades of eligible buildings in core downtown areas. HUD prohibits sub-recipients from using Downtown Revitalization program funds for improvements to mixed-use buildings with first-floor commercial use. Project buildings must be situated within a downtown target area in which at least 25% of all buildings are judged through individual surveys and documentation to be in either fair or poor condition. National objective is elimination of slum and blight. All projects under the Downtown Revitalization Program must meet HUD's slum and blight national objective. For most projects, activities will meet the national objective on an area basis. In the event that DED approves a singular iconic or historical building, activities will meet the slum and blight national objective on a spot basis. Eligible activities might include Exterior work on private facades with a public easement, Public facades, excluding facilities intended for the operation of government, Interior/Exterior work on non-profit community and neighborhood facilities. Infrastructure activities directly related to downtown revitalization. Applicants seeking to perform work on singular iconic or historical building will need prior approval from CDBG before submitting an application. \$1,664,200 will be allocated to DTR. Estimated projects is 2</p>
Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2 projects will be assisted.
	Location Description	
	Planned Activities	
10	Project Name	Emergency
	Target Area	
	Goals Supported	Emergency and Long Term Recovery

	Needs Addressed	Emergency and Long Term Recovery
	Funding	CDBG: \$1,166,050
	Description	This program falls under the Long Term Recovery/Emergency Goal and provides assistance to communities to address conditions that pose a serious and immediate threat to the health and welfare of the community. The need must be a serious threat to health or safety, be immediate, have developed or greatly intensified within the past 18 months, and be unique in relation to the problem not existing in all other communities within the state. Applications are accepted year round and projects will be funded until exhausted. Examples of projects that would qualify for funding, but are not limited to, alleviating existing conditions which pose a serious and immediate threat to the health or welfare of the community, Activities which are of recent origin or which recently became urgent; the recipient is unable to finance the activity on its own and/or other sources of funding, State or Federal, are not immediately available. A condition will generally be considered to be of recent origin if it developed and became critical within 18 months preceding the certification by recipient. There is currently no limit on Emergency applications. It is planned to allocate \$1,166,050 to Long Term Recovery in which three projects are estimated under this funding. The FY23 funding for the Emergency and Long Term Recovery Goal will be used flexibly between the Emergency and Long Term Recovery projects, based on the community needs as presented in the open application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Emergency and Long Term Recovery are part of one goal which has \$1,135,452 expected to be distributed to projects. The anticipated number of projects to be assisted under the goal is three.
	Location Description	
	Planned Activities	
1 1	Project Name	Long Term Recovery
	Target Area	Non-Entitlement Community & Economic Development
	Goals Supported	Emergency and Long Term Recovery

	Needs Addressed	Water/Wastewater
	Funding	CDBG: \$1,166,050
	Description	<p>This project falls under the Long Term Recovery/Emergency goal. All CDBG activities, including those used for disaster response and recovery, must meet a national objective. While the primary objective of the program is to benefit low- and moderate-income persons, a grantee may be able to undertake activities under the slum/blight or urgent need national objectives to address disaster response and recovery needs. CDBG funds may also be used under the urgent need national objective to alleviate existing conditions which pose a serious and immediate threat to the health or welfare of the community. In the absence of substantial evidence to the contrary, under</p> <p>§570.208(c) and §570.483(d), the grantee must document that the existing conditions are of recent origin or which recently became urgent, that the grantee is unable to finance the activity on its own, and that other sources of funding are not available. A condition will generally be of recent origin if it developed or became critical within 18 months preceding the certification by the grantee. It is planned to allocate \$1,166,050 to Long Term Recovery in which three projects are estimated under this funding. The FY23 funding for the Emergency and Long Term Recovery Goal will be used flexibly between the Emergency and Long Term Recovery projects, based on the community needs as presented in the open application cycle. A budget amendment will be completed to align Action Plan Project budgets with actuals before program closeout.</p>
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Emergency and Long Term Recovery are part of one goal which has \$1,135,452 expected to be distributed to projects. The anticipated number of projects to be assisted under the goal is three.
	Location Description	
	Planned Activities	
1 2	Project Name	State CDBG Admin
	Target Area	Non-Entitlement Community & Economic Development

	Goals Supported	Economic Development Community Improvement Water/Wastewater Emergency and Long Term Recovery
	Needs Addressed	Community Improvement Economic Development Water/Wastewater Emergency and Long Term Recovery
	Funding	CDBG: \$703,981
	Description	State Admin and Planning 3%
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	3% Admin and Planning

	Location Description	
	Planned Activities	

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Acceptance process of applications

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

MHDC strives to award ESG funding in each CoC of the state, subject to the quality of the applications received and the applicant's ability to meet eligibility criteria and federal regulation. In the event that an insufficient number of applications are received within a geographic area, any remaining funds will be allocated to other regions at MHDC's discretion. Any funds recaptured will be reallocated at the discretion of MHDC. As the state housing finance agency, MHDC does not routinely target specific areas of the state for allocations above and beyond the regional goals stated in the QAP. MHDC serves the entire state of Missouri with HOME and HTF, with the exception of single-family home repair.

The Department of Economic Development and Department of Health and Senior Services do not direct CDBG and HOPWA funding based on geographic area. Funding is based primarily on need.

Geographic Distribution

Target Area	Percentage of Funds
Non-Entitlement Housing	
Non-Entitlement Community & Economic Development	
Balance of State Continuum of Care	
Statewide Housing	

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

MHDC serves the entire state of Missouri.

ESG funds are geographically allocated by Missouri CoC in an effort to coordinate homeless assistance funds based on the needs and input of each CoCs local strategy.

Discussion

The state of Missouri's Consolidated Plan reflects funding priorities for the non-entitlement communities throughout the state with HOME and HTF funding available to both non-entitlement and entitlement jurisdictions.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

Many, if not all, of Missouri's affordable housing resources are coordinated by MHDC. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Funding decisions are made in accordance with the QAP and other allocation plans (including the HTF allocation plan) approved annually by MHDC Board of Commissioners. Federal resources, including HOME and HTF are leveraged with alternative funding resources as they become available in connection with the private/public partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively meet the needs of the Missouri citizens including individuals and families who represent special needs populations and other vulnerable or at-risk populations.

The state coordinates its homelessness programs, including ESG, with other state disaster groups and funding. The state recognizes the effects on housing stability caused by state and federally declared disasters in Missouri and in line with ESG regulations, has broadened its "at-risk" homeless definition to include the following: "Has become furloughed, laid off, or otherwise lost income due to the state or federally declared disaster in Missouri and has substantial rental, mortgage, or utility arrears that indicate a loss of housing stability and an increase in the likelihood of becoming homeless." MHDC has also identified those affected by the COVID-19 pandemic as having an increased vulnerability and at-risk of homelessness.

CDBG Disaster funding may be used to support projects with HOME and HFT. The number of homeless, non-homeless and special needs households to be provided affordable housing units with DR funds would be dependent on the need in partnership with those agencies which are determined on a case by case situation during disasters.

One Year Goals for the Number of Households to be Supported	
Homeless	52
Non-Homeless	156
Special-Needs	52
Total	260

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	160

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	260

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion:

In Missouri, the goal is to safely reduce the length of stay for families and individuals in shelters utilizing a housing first approach for them to be permanently re-housed. The CE system of each CoC should be utilized to prioritize resources. Transitional housing opportunities should be reserved for individual subpopulations that require a transitional model to succeed in permanent housing based on best practices.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

The State's Consolidated Plan partners, DED, MHDC and DHSS, do not manage or oversee funds to any of the PHAs throughout the state. The state consulted MONAHRO to solicit data and significantly increase PHA input for the 2023-2027 Consolidated Plan with good success. This ongoing collaboration will benefit and improve the state's affordable housing and community development strategies and ultimately help more Missourians find homes in healthy communities. The 2023-2027 State of Missouri Consolidated Plan PHA Survey was sent to participating PHAs through MONAHRO. Participation was voluntary. The survey polled respondents on the need for new construction and rehabilitation of affordable housing units, the need for additional rental assistance subsidies, the need for community-based supportive services for individuals living in affordable housing and those who are currently experiencing homelessness, additional funding for organizational capacity building and/or service coordination, improved access to broadband internet, and the overall need for decreased barriers to critical information surrounding the availability and procurement of affordable housing. The three highest ranked priorities among PHA respondents were the need for 1) Rehabilitation of Existing Affordable Housing Units; 2) Additional Community-Based Supportive Services for Unhoused Individuals or Households & Additional Community-Based Supportive Services for Individuals Living in Affordable Housing (both ranked at 70 percent High Priority); 3) New Construction of Affordable Housing Units. Additionally, respondents were invited to provide written feedback on additional priority areas for PHA's based on the communities they serve, and their responses emphasized: housing for homeless veterans, and women and children; more protections for renters who receive rental assistance from being denied housing; and an overall need for more affordable housing units. The 2023-2027 Consolidated Plan reflects a partnership between PHAs and state community development and housing providers. Missouri's Consolidated Partners will continue to work with MONAHRO and PHAs throughout the state to improve access to processes, encourage collaboration and better align affordable housing priorities.

Actions planned during the next year to address the needs to public housing

Further collaboration is needed between the PHAs and community housing / service providers – including but not limited to, strategies to end homelessness, affordable housing planning efforts, and allocation plan targets. PHAs and service providers work to serve the same end; to provide Missourians safe, decent and affordable housing. Stronger partnerships between all stakeholders help to make that goal workable. The state will continue to encourage these collaborations with opportunities for shared training and involvement with state housing and community development planning efforts. The state recognizes the importance of having PHAs at the table, and we are committed to strengthening that cooperation.

Actions to encourage public housing residents to become more involved in management and

participate in homeownership

PHAs were polled on their prioritization of additional funding for organizational capacity building and/or service coordination, which could potentially be linked to increasing resident involvement in management and participation in homeownership: 33 percent marked this as high priority, 44 percent marked this as medium priority, while 22 percent total marked this as either low priority, or no opinion. The state is committed to maintaining a strong collaboration with PHAs; their insight, experience and reach is invaluable to more effective state planning processes. MHDC will continue to work directly with MONAHRO to identify opportunities for shared training and other staff and resident engagement.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion:

MHDC solicited feedback from Missouri's PHAs in order to help support the establishment of housing goals and strategies for the 2023-2027 Consolidated Plan Period. This survey surfaced useful data around PHA's overall support for increased affordable housing units across the state, increased funding for supportive services to support residents living in affordable housing and unhoused individuals in need of affordable housing, as well as further capacity building and organizational support for housing organizations. Continued collaboration between MHDC and Missouri PHA's will be conducive to identifying and achieving goals around the production and long-term viability of affordable housing for the state, and further insight into the unique needs of communities across different geographies.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

MHDC administers the ESG program and also administers HTF. In addition, MHDC administers a variety of federal, state or locally funded programs with the same objectives that are outside the scope of the Consolidated Plan. MHDC requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC attempts to solicit feedback for each application received from the CoC to understand the local priorities and needs of each CoC. Consolidated oversight for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

All Missouri CoC's conduct an annual PIT Count in January and are responsible for establishing a CE system. Through these collaborative projects the state expects to reach unsheltered individuals and families who will be assessed and prioritized for services resulting in identification of gaps and a reduction in the unsheltered homeless population.

Addressing the emergency shelter and transitional housing needs of homeless persons

In Missouri, the goal is to safely reduce the length of stay for families and individuals in shelters utilizing a housing first approach for them to be permanently re-housed. The CE system of each local CoC should be utilized to prioritize resources. Transitional housing opportunities should be reserved for individual subpopulations that require a transitional model to succeed in permanent housing based on best practices.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

All Missouri CoC's conduct an annual Point in Time Count (PIT) in January and are responsible for establishing a CE system. Through these collaborative projects the state expects to reach unsheltered individuals and families who will be assessed and prioritized for services resulting in identification of gaps and a reduction in the families with children, veterans and unaccompanied youth unsheltered

homeless population which are priorities in the federal plan to end homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

MICH established a Discharge Policy in 2011 that was adopted by all Missouri CoCs and state partners. The discharge policy establishes the following guiding principles: efforts to secure permanent housing shall be made prior to being discharged from a state or public facility, such as a mental health facility, substance abuse treatment facility, long-term care facility, or jail/prison; if “temporary” shelter placement is unavoidable, the reasons for this should be documented; if after having exhausted efforts to engage the client in a discharge plan, if the client continues to refuse services, the efforts will be noted; and if a client receiving out-patient services becomes homeless, the state or public facility should work actively with available community resources to locate suitable housing.

All Missouri CoCs are implementing a CE System. The CE system will serve as a single point of access for those experiencing homelessness. ESG programs are required to participate in the CE System if it is applicable to their grant type. The goal of programs funded under the ESG program is to reduce the length of stay for individuals and families utilizing emergency shelters during their housing crisis in order to reduce the length of time that individual or family experiences homelessness. In addition, service providers receiving ESG Homelessness Prevention and Rapid Re-housing programs have a goal of assisting households experiencing homelessness or at imminent risk of homelessness with housing stability within 30 days.

Discussion

MHDC administers the ESG program and also administers HTF. In addition, MHDC administers a variety of federal, state or locally funded programs with the same objectives that are outside the scope of the Consolidated Plan. MHDC requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC also attempt to solicit feedback for each application received from the local CoC to understand the diverse needs of each CoC. Consolidated oversight for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	75
Tenant-based rental assistance	300
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	375

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

LIHTC regulations governing income eligibility, particularly the AMI rent restriction limits and how those restrictions impact LIHTC development in small, rural counties, continue to present challenges for financing housing developments that are truly affordable to households in these communities. Limited funding for homeownership and affordable housing programs further exacerbates the gap between the need for housing and the available supply. Funding for housing programs geared towards low and extremely low income households has not significantly increased despite the growing number of households that fall into these categories.

In the 2022 Analysis of Impediments to Fair Housing Choice for the State of Missouri, the following housing issues were identified as barriers to housing choice: Not-In-My-Backyard (NIMBY) attitudes and behaviors in low-poverty areas, a lack of knowledge and enforcement around fair housing rights and basic landlord-tenant rights and responsibilities, a lack of decent and safe affordable housing that is both accessible and sustainable for persons with disabilities and vulnerable individuals, and a lack of affordable housing across all regions of the state, specifically, rural areas.

Taken together, these barriers pose very real challenges to housing providers, developers, advocates, and those in need of housing. The state will continue to promote its mission of developing safe, affordable housing while being asked to do more with fewer economic resources in a time of rising costs.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To the extent it is feasible, the Consolidated Plan partners will continue to work with stakeholders including but not limited to MCHR, housing and social service providers, property management companies and PHAs on fair housing outreach and education, to ensure individuals understand their housing rights and the resources available to them. To the extent it is feasible, the Consolidated Partners will provide information and resources to policy makers as they work towards reconciling differences in state and local regulations as they pertain to housing, zoning, and discrimination.

Discussion:

The Missouri Analysis of Impediments underscored the fact that housing discrimination continues despite increased education and improved housing access in some communities. The report noted that for low income renters, that discrimination is most pronounced. For some populations, discrimination can, to an extent, be mitigated. The Violence Against Women Reauthorization Act (VAWA) of 2013, and reauthorized in 2022, expanded housing protections to eligible residents living in LIHTC

developments. MHDC will continue to work with the Missouri Coalition Against Domestic & Sexual Violence (MCADSV) to ensure housing developers, providers and property management companies understand their responsibilities under VAWA. MHDC requires all affordable developments to adopt fair housing marketing plans prior to the issuance of funding and makes state and federal fair housing resources available on their website. Creating more affordable housing options for all Missourians, educating property managers about fair housing choice, and improving access to affordable housing resources for those who need it, will continue to be priorities for MHDC.

The 2023-2027 Consolidated Plan reflects a continued and strengthened partnership between PHAs and state community development and housing providers. Missouri's Consolidated Partners will continue to work with MONAHRO and PHAs throughout the state to improve access to processes, encourage collaboration and better align affordable housing priorities.

AP-85 Other Actions – 91.320(j)

Introduction:

MHDC is tasked with drastically reducing and ultimately ending homelessness in Missouri. MHDC administers the ESG program in collaboration with DSS and also administers HTF. In addition, MHDC administers a variety of federal, state or locally funded programs with the same objectives that are outside the scope of the Consolidated Plan. MHDC requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC also solicits feedback for each application received from the CoC to understand the diverse needs of each CoC. Consolidated oversight for the majority of the homeless assistance programs throughout Missouri allows targeting of funds, consistency of program goals and policies and helps reduce and ultimately end homelessness in Missouri. The Department of Economic Development will continue its relationship with partner agencies (state, federal and local) to meet the non-housing community development needs of Missouri.

Actions planned to address obstacles to meeting underserved needs

MHDC administers the ESG program and also administers HTF. In addition, MHDC administers a variety of federal, state or locally funded programs with the same objectives that are outside the scope of the Consolidated Plan. MHDC requires funded agencies to attend meetings of their CoC and to participate in the CE system of the CoC. MHDC also attempts to solicit feedback for each application received from the local CoC to understand the diverse needs of each CoC. Consolidated oversight for the majority of the homeless assistance programs throughout Missouri allows targeting of funds and consistency of program goals and policies. Additionally, the state coordinates its homelessness programs, including ESG, with other state disaster groups and funding. The state recognizes the effects on housing stability caused by state and federally declared disasters in Missouri and in line with ESG regulations has broadened its “at-risk” homeless definition to include the following: “Has become furloughed, laid off, or otherwise lost income due to the state or federally declared disaster in Missouri and has substantial rental, mortgage, or utility arrears that indicate a loss of housing stability and an increase in the likelihood of becoming homeless.”

Actions planned to foster and maintain affordable housing

Many of Missouri’s affordable housing resources are coordinated by MHDC. As the state housing finance agency, MHDC is dedicated to strengthening communities and the lives of Missourians through the financing, development and preservation of affordable housing. Funding decisions are made in accordance with the QAP and other allocation plans (including the HTF allocation plan) approved annually by MHDC Board of Commissioners. Federal resources, including HOME and HTF are leveraged with alternative funding resources as they become available in connection with the private/public partnership programs involving the production of rental property. MHDC is committed to ensuring that all allocation plans for the various funding sources effectively meet the needs of the Missouri citizens including individuals and families who represent special needs populations and other vulnerable or at-

risk populations.

Actions planned to reduce lead-based paint hazards

MHDC's Lead Based Paint Policy and Procedures for the rental rehabilitation program can be found in MHDC's Form 1400 Environmental Review Guidelines, which has been included as an attachment to this Consolidated Plan.

All approved developments must follow the requirements in 24 CFR part 35: Complete the HUD Partner Worksheet, including exhibits. Developers must provide MHDC all pertinent information including informal and informal consultations with state and federal agencies and non-federal agencies.

Developers must provide MHDC with the analysis to back up the type of lead-based paint investigation done for a project. This can include the reports, certifications, licenses, and pamphlets. Developers are encouraged to review the lead-based paint requirements located on the HUD Exchange website and the Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing. In addition to these procedures, MHDC has guidelines for the Physical Needs Assessment, which is submitted with the application for funding. Among other things, this document addresses the need and requirement for a lead-based paint assessment. The home repair program contains lead-based paint requirements. Sub-recipients are required to provide their own procedures for addressing lead-based paint issues within the single-family homes they will be rehabilitating, including staff and contractor certifications and procedures for lead risk assessment. Since 2018, 10 of 85 the HOME rental units rehabilitated triggered a Lead Based Paint Investigation because they were initially constructed before January 1, 1978. These units directly increased access to housing units throughout Missouri with Lead-Based paint hazards remediated. The ESG program requires a lead-based paint visual assessment for all units assisted with financial assistance (rent assistance, utility assistance, utility/rent deposits, or arrears), if the unit was constructed prior to 1978, and a child under the age of six is or will be living in the unit. This screening must be completed and kept in client files for review during compliance visits along with the certification of the person conducting the inspection.

Actions planned to reduce the number of poverty-level families

MHDC collaborates with and maintains an ongoing relationship with the Missouri Interagency Council on Homelessness which was established with a mission to promote public and private coordination and collaboration, develop new strategies to evaluate and reallocate resources, remove barriers to accessing services, evaluate unmet needs and provide supportive services and affordable housing needs, implement effective solutions to build economic security and promote and support activities that prevent homelessness. Membership of MICH includes state departments, non-profit agencies, eight CoC, and formerly homeless citizens. Missouri addresses poverty-level families through the network of community action agencies who apply for homeless assistance funding, provide disaster services and

reach rural communities.

Actions planned to develop institutional structure

All Missouri CoC's are required to implement a CE System to coordinate and prioritize homeless assistance funding. This structure facilitates collaboration and improves institutional structures. The Department of Economic Development partners with various state and federal agencies (including, but not limited to the Missouri Department of Natural Resources, Missouri Department of Transportation, Delta Regional Authority, U.S. Department of Agriculture – Rural Development, U.S. Department of Commerce – Small Business Administration, State and Federal Emergency Management Agencies, and the Economic Development Administration) to collectively meet the needs of eligible areas of the State. In addition, the Department has an excellent relationship with the Missouri Regional Planning Commissions.

Actions planned to enhance coordination between public and private housing and social service agencies

All Missouri CoCs are implementing a CE System. The CE system serves as a single point of access for those experiencing homelessness. CE is required to be in place for each Missouri Continuum of Care. Funding has been made available for programs to support CE systems within CoCs and regions within those CoCs and data is being collected to provide information on the coordination between multiple state departments and local stakeholders

The state continues working with MONAHRO to solicit data and significantly increase PHA input for the Consolidated Plan. This ongoing collaboration will benefit and improve the state's affordable housing and community development strategies and ultimately help more Missourians find homes in healthy communities.

Discussion:

The Missouri Analysis of Impediments underscored the fact that housing discrimination continues despite increased education and improved housing access in some communities. The report noted that for low income renters, that discrimination is most pronounced. For some populations, discrimination can, to an extent, be mitigated. The VAWA Act of 2013 (reauthorized in 2022) expanded housing protections to eligible residents living in LIHTC developments. MHDC is working with properties to provide education about their responsibilities under. MHDC requires all affordable developments to adopt fair housing marketing plans prior to the issuance of funding. MHDC continues working to expand outreach to potential tenants and to make fair housing resources available to current residents. Creating more affordable housing options for all Missourians, educating property managers about fair housing choice, and improving access to affordable housing resources for those who need it, will continue to be

priorities for MHDC.

The Consolidated Plan reflects a continued partnership between PHAs and state community development and housing providers. Missouri's Consolidated Partners will continue to work with MONAHRO and PHAs throughout the state to improve access to processes, encourage collaboration and better align affordable housing priorities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Program Specific Requirements section looks at how MHDC, DED, and DHSS administer the statewide federal funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	82,500
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	82,500

Other CDBG Requirements

1. The amount of urgent need activities	1,166,049
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

MHDC does not utilize its HOME funds for any forms of investment outside of those listed in Section

92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

MHDC does not currently utilize its state HOME funds for homeownership assistance. If it is later determined that HOME funds should be utilized for this purpose, MHDC will fully develop and implement such a program. MHDC would use HUD-issued HOME affordable homeownership limits.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

MHDC does not currently utilize its state HOME funds for homeownership assistance. If it is later determined that HOME funds should be utilized for this purpose, MHDC will fully develop and implement such a program. MHDC would use HUD-issued HOME affordable homeownership limits.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

MHDC does not currently use its HOME funds to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

<https://mhdc.com/media/mnmfy1f5/2023-esg-desk-guide.pdf>

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Each of the eight Missouri Continua of Care established a Coordinated Entry System. The Balance of State CoC has established a regional CE system for a large rural CoC. All CE Systems have policies and procedures. The BoS CoC has created policies and procedures which were approved by the governing body and are applicable to all ten regions. The CoC is responsible for maintaining and updating policies and procedures.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

MHDC administers the ESG program on behalf of the State of Missouri, through an MOU with DED. MHDC has a competitive application process in which nonprofit organizations can apply for funds. The State of Missouri allocation is also available at a capped amount to other ESG entitlement communities in the state. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG. The state of Missouri and MHDC meet the homeless participation requirement 24 CFR 576.405(a).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

ESG grantees are required to provide proof of homeless participation in a board or advisory capacity to their agency at the time of the grant agreement. If the organization is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG. The state of Missouri and MHDC meet the homeless participation requirement 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

As stated in regulation, ESG and CoC programs must collaborate on the creation of performance

standards. ESG funded agencies must strive to meet minimum performance measures established by HUD and any additional performance measures established by their own CoC in which they receive ESG funding. Additionally, MHDC partnered with the MICH to produce statewide standards for administering the ESG program, which included input from all eight CoCs.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☒ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All participants must be in good standing with MHDC. In addition to satisfactory previous performance, participants must be aware that:

All identities of interest between members of the development team must be documented to MHDC's satisfaction. This includes, but is not limited to, identities of interest between a property/land seller and purchaser and identities of interest between any two or more development team members such as developer, general partner(s), syndicator(s), investor(s), lender(s), architect(s), general contractor, sub-contractor(s), attorney(s), management agent, etc.

All participants must adhere to all federal, state, and local laws, as well as any and all applicable regulations, guidance, revenue rulings and the like as may be promulgated by the IRS, HUD, or any other federal or state agency. Participants are solely responsible for ensuring their own compliance with any

such laws, regulations, and guidance, and are encouraged to seek the advice of their own legal counsel with respect to such compliance.

When available and feasible, best efforts must be employed to use local vendors, suppliers, contractors, and laborers.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

An "Application" is defined as: (1) the MHDC Application - FIN100 (Exhibit A), (2) all required exhibits and original signatures, where required, (3) exhibits, and (4) the appropriate application fee. The Application Checklist and FIN-100 are attached as exhibits.

Applicants must request HTF as well as indicate whether they are seeking a 9 percent Tax Credit or a 4 percent Tax Credit (for Bond Developments). Although not required, it is highly recommended that Tax Credits be coupled with HTF requests due to the limited allocation of HTF funds. MHDC does not require nor accept separate proposals unless the applicant wishes to have a proposal considered for both 9 percent Credits and 4 percent Credits.

Each applicant is required to submit exhibits applicable to the type of development it is proposing. A completed and executed FIN-100 (Rental Housing Programs Application) with appropriate certifications and elections made, application fee, development narrative and questionnaire, site review information, applicant site control, market study, and financing commitments constitute the Primary Documentation. Secondary documentation includes local jurisdiction contact verification, statutorily required documentation, housing priority documentation (if applicable), zoning verification, architectural items, sustainable housing information, relocation data (if applicable), PHA approved utility allowances, developer and general partner information, and management company information.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

While the housing priorities may give a development extra consideration, the selection criteria below indicate what factors are used in making funding recommendations. All submitted applications which successfully make it to the competitive review stage will be evaluated by MHDC staff using the selection criteria described below.

- Project location,
- Housing needs characteristics,
- Project characteristics and sponsor characteristics,
- Tenant populations with special needs,
- Tenant populations of individuals with children,
- Public housing waiting lists,
- Projects intended for eventual tenant ownership,
- Energy efficiency, and
- Historic character

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Recommendations for geographic distribution are based on estimated population as reported by U.S. Census Bureau, poverty population, housing cost burden as reported by U.S. Census Bureau and Point in Time Count Data as reported by each Missouri Continuum of Care. Due to the limited funding, MHDC will focus on projects with the most impact. This category has the least weight in the Selection Criteria. It will be considered if more than one application receives the same total evaluation. MHDC will rank applications to award funds throughout the state.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

A development team's experience with affordable housing, MHDC, and the type of development being proposed is important. The following development team members will be evaluated: Developer(s), General Partner(s), Management Agent, Syndicator(s)/Investor(s), Contractor, Architect, Sustainable Design Team, Consultant(s), Lead Referral Agency (for special needs or vulnerable persons housing), and the service provider for service-enriched housing. Each of these members are evaluated by various members of MHDC staff. For example, the Contractor is reviewed by MHDC's architect, Mortgage Credit Department, and the MBE/WBE department. Each staff member reviews the team members for different reasons. An applicant may become a recipient of HTF funding only if it is an organization, agency or other entity that will: Make acceptable assurances to MHDC that it has the capacity to comply with the requirements of the HTF program during the entire period that begins upon selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF funded activities including the affordability period; Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity; Demonstrate its familiarity with the requirements of other Federal, State, or local

housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, and manage and operate an affordable multifamily rental housing development. MHDC will assess the applicant's experience, performance, financial strength and capacity to complete the proposed development in a timely and efficient manner. The proposed general partner, developer, and general contractor will be assessed for their capacity to successfully manage the pre-development, closing, construction, and lease-up of the proposed development in addition to previously approved developments currently in those stages of development. Items considered will include, but are not limited to: Number of affordable developments completed; Occupancy of developments owned and/or managed; Number of developments in development stages; Performance, quality, and condition of previously completed developments; Previous and outstanding compliance issues; and Performance regarding MHDC deadlines for previous funding awards. The number of affordable developments completed and the occupancy of developments owned and/or managed will be evaluated examining data presented by the developer on the FIN-105 (Experience Summary for Developer) which details previous affordable housing development by a developer and/or general partner. The number of developments in development stages will be evaluated examining data present by the developer on the FIN-107 (Developer Qualifications) which details all current developments a developer has in construction that have not completed lease up. The performance, quality and condition of previously completed developments and the previous and outstanding compliance issues will be evaluated by MHDC asset management compliance inspection reports. The performance regarding MHDC deadlines for previous funding awards will be evaluated using asset management compliance reports, previous development monthly progress reports, waiver requests and MHDC's past interaction with the developer and/or general partner.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

A development with committed Project Based Rental Assistance is preferred over a proposal without.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The minimum period of affordability is 30 years.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Merits of the Project is a list of MHDC's development priorities for the HTF. This category, along with the underwriting evaluation, have the most weight when considering final rankings. Each priority is evaluated based on the quality of the required documentation and how the priority improves the proposal and community it is intended to serve.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Developments that have executed Letters of Intent (LOIs) for unaffiliated party grant funds, capital campaign funds, federal funds, energy/utility rebates/incentive program funds, and/or municipal funds will be awarded points based on the percentage of award as it relates to the Total Development Budget. Loans from private institutions or other entities may be counted as leverage funds if the interest rate is below the 2-year Treasury Rate plus basis points for construction loans, and is below the 10-year Treasury Rate plus basis points for permanent loans. In the application review and scoring process, qualified construction loans will receive points if the amount of the construction loan is greater than or equal to 50 percent of the total development costs. Applicant may receive points for both construction loans and permanent loans.

Leveraging from non-federal contributions help make an application more competitive. Leveraging will be evaluated during underwriting. The overall HTF subsidy per unit, development cost per unit, rent advantage compared to market and other affordable units, and rent paid by tenant will be compared to other HTF applications. The ability to reduce development costs and/or rents is more important than the type of leverage. However, similar proposals that show more leverage than others will be given preference.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.

Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

MHDC will use the same Cost Limits for the HTF that it uses for the Low Income Housing Tax Credit program; these published cost limits vary across the state based on hard and soft construction costs and the cost of labor. Since 2014, MHDC has conducted Cost Analysis Reports on all approved MHDC developments. Analysis from these reports indicate that developers and contractors are able to provide quality housing while staying under the cost limits. MHDC believes the published cost limits are such that developers are able to provide housing that will last the affordability period while still being an efficient and responsible use of resources. MHDC will use the Section 234-Condominium Housing basic mortgage limits, for elevator-type projects, as adjusted. MHDC will use the 270 percent High Cost Percentage (HCP) factor for both Kansas City and St. Louis, and then group all Missouri counties into eight different "Key Localities," which use either Kansas City or St. Louis as the base for cost comparison; a high cost percentage is calculated for each Key Locality by a multiplier (as determined by Marshall & Swift Multiplier) to adjust for costs in each locality relative to either Kansas City and St. Louis. MHDC

uses these limits for the Tax Credit Program. Using this calculation method will allow the HTF to work seamlessly with other funding sources.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

MHDC's Rehabilitation Standards Manual has been included as an attachment to this Consolidated Plan.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

☒ The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

<TYPE=[section 3 end]>

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name American Community Survey - State of Missouri
	List the name of the organization or individual who originated the data set. Census Bureau 2016 Community Survey Data
	Provide a brief summary of the data set. 2016 Missouri data
	What was the purpose for developing this data set? To access more updated and precise data on housing
	Provide the year (and optionally month, or month and day) for when the data was collected. 2016
	Briefly describe the methodology for the data collection. Survey
	Describe the total population from which the sample was taken. Unknown
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. state of Missouri and when pertinent, MHDC used county level data
2	Data Source Name 2010 Census
	List the name of the organization or individual who originated the data set. Census Bureau
	Provide a brief summary of the data set. 2010 census information
	What was the purpose for developing this data set? more data on United State population
	Provide the year (and optionally month, or month and day) for when the data was collected. 2010
	Briefly describe the methodology for the data collection. survey and interviews

	Describe the total population from which the sample was taken.
	state of Missouri
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	unknown
3	Data Source Name
	2015 Homeless Study
	List the name of the organization or individual who originated the data set.
	Missouri Housing Development Commission
	Provide a brief summary of the data set.
	homelessness information from state Point-in-Time-Counts and HMIS data. link to complete study: https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18
	What was the purpose for developing this data set?
	a more specific picture of homelessness in the state of Missouri
	Provide the year (and optionally month, or month and day) for when the data was collected.
4	2015
	Briefly describe the methodology for the data collection.
	Point-in-Time-Counts and HMIS data from all 8 CoCs
	Describe the total population from which the sample was taken.
	homeless and nearly homeless across the state
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	homeless and nearly homeless across the state
4	Data Source Name
	HUD FMR Data
	List the name of the organization or individual who originated the data set.
	Department of Housing and Urban Development
	Provide a brief summary of the data set.
	Fair market rent information by county

	What was the purpose for developing this data set? establishing fair market and affordable rents in affordable developments
	Provide the year (and optionally month, or month and day) for when the data was collected. 2012
	Briefly describe the methodology for the data collection. unknown
	Describe the total population from which the sample was taken. county by county in the state of Missouri
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. unknown
5	Data Source Name Missouri Economic Research and Information Center
	List the name of the organization or individual who originated the data set. Missouri Economic Research and Information Center Missouri Department of Economic Development
	Provide a brief summary of the data set. Non-Housing Community Development Assets
	What was the purpose for developing this data set? To correctly reflect non-housing community development assets in the state of Missouri
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Statewide data
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Created in July 2012 with data based on the 2010 census
	What is the status of the data set (complete, in progress, or planned)? complete
6	Data Source Name Missouri Department of Health and Senior Services
	List the name of the organization or individual who originated the data set. Chiquita Small, HOPWA Administrator

	Provide a brief summary of the data set. Baseline data gathered by the program administrator.
	What was the purpose for developing this data set? To gather HOPWA outcomes on Access to Care and Support
	Provide the year (and optionally month, or month and day) for when the data was collected. 2016
	Briefly describe the methodology for the data collection. Unknown
	Describe the total population from which the sample was taken. HIV/AIDS individuals
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Unknown
7	Data Source Name CoC Homeless Population
	List the name of the organization or individual who originated the data set. https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf
	Provide a brief summary of the data set. https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf
	What was the purpose for developing this data set? https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_State_MO_2016.pdf</p>
8	<p>Data Source Name</p> <p>MHDC Housing Needs Assessment Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Public Policy Research Center UMSL, Institute of Public Policy Harry S. Truman School of Public Affairs University of Missouri, Center for Applied Research and Environmental Systems (CARES)</p>
	<p>Provide a brief summary of the data set.</p> <p>Housing needs assessment / state of Missouri</p> <p>Link to actual report:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUBq-KlnhinEgVC18</p>
	<p>What was the purpose for developing this data set?</p> <p>Update statewide housing data</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2015</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Unknown</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Unknown</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Unknown</p>
9	<p>Data Source Name</p> <p>MO Statewide Fair Housing Impediments Analysis 13-</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Public Policy Research Center UMSL</p>

	Provide a brief summary of the data set. Fair housing analysis Link to study: https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18
	What was the purpose for developing this data set? Update Missouri's Analysis of Impediments for Fair Housing (AI)
	Provide the year (and optionally month, or month and day) for when the data was collected. 2014
	Briefly describe the methodology for the data collection. Unknown
	Describe the total population from which the sample was taken. state of Missouri
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Unknown
10	Data Source Name SAIPE Data
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. Census data / small areas
	What was the purpose for developing this data set? Unknown
	Provide the year (and optionally month, or month and day) for when the data was collected. 2015
	Briefly describe the methodology for the data collection. Unknown
	Describe the total population from which the sample was taken. Unknown

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Unknown</p>
1 1	<p>Data Source Name</p> <p>Consolidated Plan PHA Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
	<p>Provide a brief summary of the data set.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
	<p>What was the purpose for developing this data set?</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
	<p>Describe the total population from which the sample was taken.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>All PHA data, as it was submitted to the State, is attached for review.</p> <p>link:</p> <p>https://1drv.ms/f/s!AuhPSgaH-dEUbq-KInhinEgVC18</p>
1	<p>Data Source Name</p> <p>Comprehensive Housing Affordable Strategy (CHAS)</p>
2	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Department of Housing and Urban Development receives American Community Survey data from the U.S. Census Bureau.</p> <p>CHAS consists of “custom tabulations” of data from the U.S. Census Bureau that are generally not otherwise publicly available. Originally, CHAS estimates were drawn from decennial census data. HUD first obtained the CHAS data after the 1990 Census and again after the 2000 Census (available here: CHAS 2000 Data). Since 2005, the Census Bureau has administered an annual survey called the American Community Survey (ACS), which replaced the detailed survey portion of the decennial census. The ACS offers timely data for the period between censuses, allowing for a relatively current picture of local conditions. The transition from the Census long-form to the ACS forced HUD to revise the CHAS data, so the 1990 CHAS and 2000 CHAS differ in some important ways from the ACS-based CHAS data released in 2009 and later.</p>
	<p>Provide a brief summary of the data set.</p> <p>U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data.</p>

	<p>What was the purpose for developing this data set?</p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas. In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2015-2019</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>HUD has identified a large set of characteristics of interest to housing planners and policy-makers, and as a result the CHAS data can be quite unwieldy. To streamline the data and make it easier to use, HUD has created a series of "tables," which are grouped by theme.</p> <p>Each of these tables contains certain "dimensions" (also referred to as variables). These dimensions can be combined in a number of ways, and the data files for each table present every possible combination of those dimensions. As an example, consider Table 11. Table 11 contains 3 dimensions: tenure, housing problems, and household income. Tenure has 2 options: owner-occupied or renter-occupied. Housing problems has 3 options: household has at least one housing problem, household has no housing problems, or household has no income (so cost burden could not be computed) but no other housing problems. Household income, in this particular table, has 13 options. Thus Table 11 essentially has 78 buckets ($2 \times 3 \times 13 = 78$), and every household belongs in one (and only one) of those buckets. In the CHAS data, we have counted the number of households in each of those buckets, for thousands of states, counties, cities, and neighborhoods.</p> <p>Because CHAS provides count estimates, users interested in percentage estimates (e.g. percentage of low-income renters with severe housing cost burden) will need to make the calculation themselves. To make these calculations, users may need to sum count estimates (buckets) in both the numerator and denominator before dividing to obtain the percentage estimate. Users should be careful to identify the appropriate total or subtotal that serves as the denominator. In some cases, totals and subtotals are provided in the CHAS data.</p>
	<p>Describe the total population from which the sample was taken.</p>

	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
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